

SPOTLIGHT

NOVEMBER 2016

Legacy 2017

LEGACY



Steve Greer

President
AIL & NILICO

EARLIER THIS FALL, ROGER TOLD ME

I would have the privilege of choosing the Company theme for 2017. My first reaction was, "Wow, cool," followed immediately by, "Wait. You've already used all the good ones! What's left?"

And that got me to thinking. What's left are Roger's final days at the helm of American Income and National Income Life. What's left is putting the finishing touches on what he started. The goal of reaching \$250 million is the final piece of Roger Smith's legacy to American Income Life and National Income Life.

So, the initial inspiration for our LEGACY theme is putting that \$250 million in the books once and for all and giving Roger the send-off he deserves. But as much as that may be a nice feather in Roger's cap, you know what? Whatever Roger has accomplished, whatever we, as a Company, have accomplished under his leadership, becomes the foundation upon which we will build our legacy going forward. Roger's legacy will be the crowning achievement of his career, but that end is also our new beginning; our new normal.

Every legacy comes with the implied challenge: "Here - take this and make it better."

When you hire a financial planner, and you entrust your savings — your financial legacy — to him, you expect him to grow it, right? Likewise, we have a stake, an investment in the future of this Company. As Roger likes to say: "With great power comes great responsibility." Each of us needs to take our piece of the AIL/NILICO legacy, our inheritance, grow it and make it better. Otherwise, we're wasting the opportunity to grow our own inheritance.

But a legacy is more than just an inheritance. At American Income and National Income Life, it's what we DO; it's what we're all about — we're responsible to help people create, build, and protect their legacy. It starts with the very folks who make everything else possible: our clients.

If there was ever a time when working families need all the help they can get, it's now. Working families have to do more with less than ever before. If life insurance makes it to the list of priorities at all, it's at the absolute bottom. Almost 36 million people don't have life insurance. It's not rocket science to figure out what happens if the principle wage earner is no longer in the picture. Now more than ever, what we do is an absolute necessity for families to build and preserve their legacy.

And let's not forget the agents in the trenches serving our clients. Every associate who helps a client is building a legacy for his or her family at the same time. This career isn't just about selling insurance; it's about pursuing both success and significance. If

you believe in karma, this career is all about it. The better you are at helping others, the better you do yourself.

Our responsibility doesn't end there. Bernard Rapoport, and Roger after him, have always said that if we're going to take from the community, we need to give back to the community. Every one of us has a role to play.

American Income and National Income's support of Labor and our advocacy on behalf of working families are powerful ways that continue to drive important legislation. This would not be possible without the cooperation of our sales force, our Public Relations team, and countless others across the country — all playing their parts.

Together we are making a difference, contributing to the legacy of our communities, and will continue to do so. Whether we're collecting food for local food banks, or working with our favorite local charities, or participating in a Closer to the Heart project, we put our money where our mouth is.

As we begin making our master plan for 2017, there is absolutely no doubt in my mind that with the talent and the tools available to us, we can make \$250 million a reality. We ALL know what hard work is like and we don't shy away from it. \$250 million is a big footprint, but We. Can. Do. This. I believe in you. I believe in the power of us.

And remember, as we work toward completing Roger's legacy, you are also paying your own legacy forward to a level you haven't yet dreamed of. ☺

SPOTLIGHT

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NOVEMBER 2016

VOL. 49 NO. 11

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2016, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **71.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Thursday 12/22** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 12/28**. eApp business excluded from the 7 day hold should be uploaded by **Friday 12/30** before 2:00 p.m. CST to count for **December** production.

\$4,677,834

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.



SGA MEETING
pg. 18-19



Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2017 Awards Presentation are: the top SGA from each Category I-VIII based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2017 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Moon Palace Resort in Cancun! The convention will be held May 18-21, 2017.



LOOK FOR ME!

ANNIVERSARIES

38 YEARS OF SERVICE

Don Spohn, PR

34 YEARS OF SERVICE

Josh Chalom, SGA
James Surace, SGA

33 YEARS OF SERVICE

Don Foti, SGA
Cindy Furer, SGA

30 YEARS OF SERVICE

Irene Rurycz, PR

29 YEARS OF SERVICE

Billy Sauters, PR

28 YEARS OF SERVICE

Erik Graham, AGT

25 YEARS OF SERVICE

Rona Pileggi Spano, PR

23 YEARS OF SERVICE

Robin Andrade, PR
Chris La Fond, RGA

22 YEARS OF SERVICE

Laurie Gruber, PR

21 YEARS OF SERVICE

Laurie Onasch, PR DIRECTOR

18 YEARS OF SERVICE

Scott Sonnenberg, MGA

17 YEARS OF SERVICE

Mark Gagliardi, PR
Al-Karim Walji, AGT

16 YEARS OF SERVICE

Arthur Westergren, AGT

15 YEARS OF SERVICE

JT Tasker, PR
Cynthia Wilhelmi, AGT

14 YEARS OF SERVICE

Ronald Friedlander, AGT

13 YEARS OF SERVICE

Eric LaBossiere, AGT

12 YEARS OF SERVICE

Mike Sukhbaatar, AGT

11 YEARS OF SERVICE

Brandon Teter, RGA

11 YEARS OF SERVICE

Sabrina Lloyd, SGA

10 YEARS OF SERVICE

Katy Martin, PR

9 YEARS OF SERVICE

Jennifer Holliday, AGT

8 YEARS OF SERVICE

Karen Sessing, AGT

8 YEARS OF SERVICE

Amy Shui, AGT

8 YEARS OF SERVICE

Eric Trautloff, GA

8 YEARS OF SERVICE

Andrew Aaron, RGA

8 YEARS OF SERVICE

Justin Adams, RGA

8 YEARS OF SERVICE

Mark Harhager, GA

8 YEARS OF SERVICE

Dee Hettinger, PR

8 YEARS OF SERVICE

Lacy Martin, PR

Lleison Martinez, AGT

Yadollah Pourjalali, AGT

Bruce Viaje, RGA

7 YEARS OF SERVICE

Adeyemi Akinade, MGA

Derron Alexander, GA

Scott Davison, GA

Mark Glazer, AGT

Nic Iagulli, SA

Robert Nolan, SA

Jose Rubio, SA

Patrena Smith, PR

Ofa Tupouniua, MGA

Cherri Xie, AGT

6 YEARS OF SERVICE

Lynn Doolittle, AGT

Brian Jerome, GA

Kody Kramme, RGA

Lamar Livingston, MGA

Marc Salvaggi, RGA

Bobbi Wiatr, AGT

5 YEARS OF SERVICE

Michael Gerstein, RGA

Amandeep Kaur Gill, AGT

Brian Zuzick, RGA

Andrew McCarthy, SA

Bill Myatt, AGT

Hakan Ozalpasan, AGT

Hector Sartori, AGT

4 YEARS OF SERVICE

Ricardo Alanis, GA

Jorge Alvarez, MGA

Jordan Arcuri, GA

Christopher Botelho, MGA

Timothy Bugge, MGA

Lisa Guay, PR

Hipolito Guerrero, AGT

Nickoy Hylton, GA

Orby Kelley, SA

Zoltan Krecsko, AGT

Patricia Lambert, AGT

Julia Loboda, GA

Lynn Midowicz, AGT

Brett Maurice, GA

Michael Musso, RGA

Brenton Patterson, SA

Michael Russo, GA

Nicholas Scordos, MGA

Tracy Smith, PR

Alexander Spooner, GA

Rosita Tumpap, AGT

Brian Zuzick, RGA

3 YEARS OF SERVICE

Maria Fe Abad-Barte, AGT

Mickey Adkins, SA

Armando Aiello, SA

Justin Barker, MGA

Karrie Bickford, AGT

Andrew Chambers, GA

Antolina Cuevas, SA

Pablo De La Cruz, MGA

Michael Denton, AGT

Taylor Foster, GA

Rachel Gallagher, GA

Jon Houser, SA

Pennie Jansik-Keller, MGA

Kerlens LaRose, RGA

Alipate Makaui, PR

Kimberly McGuire, PR

Lynn Midowicz, AGT

Laurekins Pardovani, AGT

Michael Russin, GA

Arien Seemann, SA

Paul Smith, GA

Kristi Stephens, AGT

Vanina Strickland, AGT

Constance Tuiteleapaga, MGA

Rebyka Watson, GA

2 YEARS OF SERVICE

Ashley Armelin, AGT

William Barker, GA

Courtney Basil, AGT

Kushinga Baudi, SA

Jesse Benwell, GA

Joshua Boyce, AGT

Kaitlyn Brandt, MGA

Christopher Bungay, SA

Mack Doby, MGA

Jonathan Frigola, AGT

Emaly Galeano, SA

Elizabeth Garcia, AGT

Martha Garcia, AGT

William Hart, GA

Billi Jo Hawkins, SA

Michael Hinojosa, GA

Chase Hrivnak, SA

Deonte Jones, SA

Frank Kacvinsky, AGT

Ryan Locke, GA

Karen Neuhalfen, AGT

Jesus Parra, GA

Sherly Philippe, GA

Jeremy Rivers, GA

Frank Rodriguez, GA

Calvin Shaw, SA

James Sherwood, SA

Derrick Springer, AGT

Felicia Steele, SA

Craig Taylor, AGT

Joseph Tountas, SA

Sean Walsh, GA

Miles Washington, SA

Raymond Wentworth, AGT

Tamecia Williams, AGT

Stephanie Wolfe, AGT

Hanbo Xu, MGA

1 YEAR OF SERVICE

Hazem Aboueldahab, MGA

Ekaterina Andreeva, GA

Joseph Ardoin, SA

Travis Auchinleck, AGT

Ascer Barlatier, AGT

Roy Bartell, SA

Sherica Bartlett, SA

Ronald Bomm, AGT

Rhonda Boucher, SA

Mark Brenneke, AGT

Dashan Brown, AGT

Vanessa Bumpus, AGT

Allicia Burke, AGT

Julie Carr, SA

Irving Carter, AGT

Andrew Casprowitz, SA

Anthony Chirico, SA

Nadira Choudhury, AGT

Vivian Chow, AGT

Major Clary, GA

Michael Clements, SA

Barkley Collinson, GA

Ashley Conte, SA

Lindzy Egan, AGT

Oscar Garcia-Gamez, AGT

John Gibbs, SA

Kevin Gillum, SA

Taylor Glielmi, MGA

Dillon Goldman, AGT

Melanie Gonzalez, AGT

Monica Goulbourne, AGT

Conzita Goveas, SA

Randall Green, SA

June Greene, AGT

Pedro Guerrero, SA

Andrew Gunn, AGT

Arlo Hall, AGT

Megan Hall, AGT

Amanda Hardy, AGT

Gage Hatfield, AGT

Isabel Hernandez, AGT

Joseph Hersey, AGT

James Hingst, SA

Yihsin Huang, SA

Ashley Johnston, MGA

Alizann Jobhengboon, AGT

Ronald Jones, SA

Tasha Jones, SA

Drax Joseph, AGT

Zachery Kertulis, AGT

Penelope King, GA

Sergio Lanzas, AGT

Patrique Marsh, AGT

Ryan Marsh, SA

Robert Martin, AGT

Montserrat Martinez, AGT

Faleluseri Maumau, AGT

Schuyler McCabe, GA

Michael McGoon, GA

Christina McGregor, GA

Cody Messina, AGT

Beverly Mix, AGT

James Mulick, SA

Joshua Nkwocha, SA

Sung Oh, SA

Temuera Olliver-Nathan, AGT

Tereasha O'Neal, GA

Gladis Orozco, GA

Michal Ortiz, SA

Shaefer Pacada, SA

Deborah Paredes, SA

Matthew Pengtakoon, AGT

Gustavo Rivera-Delgado, SA

Zachary Roach, AGT

Geddes Robinson, MGA

Mayra Robles, SA

Charles Roy, AGT

Brandon Ruis, GA

Brandon Salbedo, AGT

Emma Sermos, SA

Elizabeth Shayler, AGT

Maneck Shroff, AGT

Debra Small, SA

Travis Stucki, MGA

Sterling Tallman, SA

Maxo Tanis, SA

Bradley Tremblay, SA

Benjamin Varner, SA

Anna Ward, AGT

Eric Watson, SA

Theron Wilson, SA

Kara Winter, AGT

Moises Zaldivar, AGT

PROMOTIONS

REGIONAL GENERAL AGENT

Joshua Krueger

Chris La Fond

Harjeet Rana

MASTER GENERAL AGENT

Frank Bailey

Matthew Bogle

Oscar Cardoza

Kaisee Cogswell

Ryan Misner

Craig Mitchell

Timothy Moody

Reuben Paygai

David Peebles

Jeramey Pitman

Nikola Subotic

Jamie Williamson

60% GENERAL AGENT

Candice Anderson

Marzuwoa Brown

Barkley Collinson

Kimberly Hamilton

Jordan Kness

Hector Mendez

Eric Thompson

Mandale Tolesfree

Ryan Trimble

57.5% GENERAL AGENT

Kyle Alden

Ikram Alshobaki

James Buch

Christopher Buttacavoli

Caren Deanda

Javier Diaz

Miguel Fajardo

Ashley Flood

LEGACY

PR in Action



Susan Fuldauer
Vice President of
Public Relations Field Operations

WHAT COUNTS IN LIFE IS NOT THE MERE FACT THAT WE HAVE LIVED. IT IS WHAT DIFFERENCE WE HAVE MADE TO THE LIVES OF OTHERS THAT WILL DETERMINE THE SIGNIFICANCE OF THE LIFE WE LEAD.

— NELSON MANDELA

OUR THEME FOR 2017 IS ONE VERY powerful word: Legacy. I believe there is no more appropriate theme describing the impact we create through the work we do in supporting working families. Legacy epitomizes us on so many levels, defining all we do in word and deed.

From Mr. Rapoport's initial vision some 65 years ago, beginning the creation of our legacy of commitment to passionately support working families and fight social and worker injustices, our legacy has grown exponentially through Roger Smith's leadership. Soon, we will usher in a new era in our legacy, one which will grow under Steve Greer's leadership as he takes the helm next year as CEO. The vision, compassion and commitment to the core values begun by Mr. Rapoport will only grow stronger, remain more relevant and

will be unstoppable as we continue to make decisions that drive us in a direction that remains true to our core values.

It is critically important that our legacy continues to be one that has us standing as a voice for working families. Every decision made, every member called on, every picket line walked and Basket of Hope delivered, determines the future of our legacy.

Our legacy grows with every policy sold and with every relationship built through our core values. Through placing policies that protect a family from future and potentially tragic events and by continuing our great advocacy for working families in voice and action, we are building something that will outlive us ... our legacy. Together, we build the future not only for AIL/NILICO, but for each of us and our families.

While we have great leaders forging a great legacy, it is also about how we, individually and collectively, embrace and grow. We can take the values and core beliefs of what

AIL/NILICO stands for and build an even greater legacy based on sincerity, integrity and genuinely caring about the impact we have with each family we meet. Doing what's right for the needs of our families grows our legacy in the direction, I believe, Mr. Rapoport envisioned so many years ago.

A constant driver for me is the belief in the commitment we make together to remember the families that benefit from our sales and the ones that lose out when we forget the impact we have and they become just a number to us. The members whose homes we visit are real people, with a real need to protect their families from any future tragedy that may occur. They must feel they have been treated with dignity, be better for having allowed us in their homes and know they are in the best of hands when we leave their homes. This is what continues to grow our legacy.

Together, we honor our founder's vision for what is possible. Together, we can build something that will outlive us ... our legacy. ☺



Closer to the Heart



Heidi and Joe Diecedue (left) present a check for \$7,500 to Kim and Trey Bowman of the Bella Bowman Foundation

BATON ROUGE, LA

ALL, in partnership with the Joe Diecedue SGA office, donated \$7,500 to the Bella Bowman Foundation. Joe and wife Heidi presented the donation to Kim and Trey Bowman, Bella's parents and founders of the organization.

Bella Bowman was an eight-year old girl who passed away from a brain tumor in 2011. In response to their struggle in seeking treatment for their daughter, Kim and Trey Bowman developed the Foundation. Their mission is to create and support research initiatives for pediatric brain cancer, fund new and continuous education, and offer Comfort Care to others.



SGA MEETING — LAS COLINAS, TX

ATTENDEES at the fall SGA meeting assembled 1,000 drawstring backpacks to benefit our partner organization, Foster Kids Charity (FKC). The organization works with Child Protective Services to augment services for children in the foster care system.

Often, when children are removed from the home, they have nothing but the clothes they are wearing or a

few possessions in a trash bag. The bags we assembled contained hygiene items such as soap, shampoo, toothbrush, toothpaste, washcloth and towel, etc., as well as a drawing pad and colored pencils.

Roger and Steve presented FKC Founder Michelle Armour with donations totaling \$39,050 (includes cost of project materials).



AIL SGA Rick Altig (right) and RGA Nick Lorence (left) present check to Yolanda Menz of the National Center for Missing & Exploited Children

REDMOND, WA

ALL, in partnership with the Altig-Orlovic SGA office, donated \$10,000 to the National Center for Missing & Exploited Children (NCMEC). Rick Altig and RGA Nick Lorence presented the donation to Yolonda Menz of the organization.

The National Center for Missing & Exploited Children, founded in 1984, serves as the nation's clearinghouse on issues related to missing and sexually exploited children. Today NCMEC is authorized by Congress to perform 22 programs and services to assist law enforcement, families and the professionals who serve them.



NILICO SGA Durhon Oldham (left) presents check to Roland Williams of Champion Academy

ROCHESTER, NY

NILICO, in partnership with the Durhon Oldham SGA office, donated \$10,000 to the Champion Academy. Durhon presented the donation to Roland Williams, Founder and President of Champion Academy.

The Champion Academy is a mentoring program serving at-risk middle and high school students in the Greater Rochester Area. Founded by Super Bowl champion and Rochester native, Roland Williams, Champion Academy is committed to equipping participants with the mental and physical tools needed to achieve success.



American Income's Eric Giglione (left) and David Ackerman (right) present donation to David Caldarella, Founder of David's Dream & Believe Cancer Foundation

EDISON, NJ

ALL, in partnership with the Giglione-Ackerman SGA office, donated \$10,000 to David's Dream & Believe Foundation.

Eric and David presented the donation to David Caldarella, Founder of the organization and Stage IV cancer survivor. David's Dream and Believe Cancer Foundation raises funds to provide financial assistance and services to families, primarily in New Jersey, affected by a cancer diagnosis.

NEW ASSOCIATES

PER MANAGER



SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Meghan Harris	6	Sabrina Lloyd	Clint Uwaine	2	Altig-Orlovic	Ryan Hillman	2	Cindy Furer	George Taramas	2	Theodore Pappas
Angela Black	6	Michael Vasu	Benjamin Varner	2	Altig-Orlovic	Ryan McCann	2	Ryan Giddens	Sheila Fowler	2	Raymond Risucci
Alexander Rodriguez	4	Simon Arias	Autum Wright	2	Altig-Orlovic	Michael DeGiovanni	2	Giglione-Ackerman	James Sherwood	2	Surace-Smith
Cameron Stanley	4	Laura Fisher	Bethany Evans	2	Simon Arias	Jeffrey Espinal	2	Giglione-Ackerman	Paul Helling	2	Moswen Taylor
Tabitha Witherell	3	Simon Arias	Blake Tomblin	2	Simon Arias	Michelle Seaman	2	Giglione-Ackerman	Marques Holmes	2	Moswen Taylor
Haydee Burrola	3	Desi Dimitrova	John Williams	2	Jose Carvajal	Christopher Silakoski	2	Giglione-Ackerman	Brooke Bogs	2	Michael Vasu
Debra Small	3	Laura Fisher	Tanja Gagic	2	Jared Cleckner	Candice Stuckey	2	Giglione-Ackerman	Holly Bonhorst	2	Michael Vasu
Joel Jesurun	3	Giglione-Ackerman	Mauri Ramirez	2	Cohen-Cohen	Brandon Hughes	2	Chris Hernandez	Nataly Castillo	2	Michael Vasu
Patrycja Grudzinska	3	Sabrina Lloyd	Timothy Brown	2	Richard Correa	Carlin Kaufman	2	Chris Hernandez	Dexter Phillip	2	Michael Vasu
Waleah Salah	3	Sabrina Lloyd	Zackary Donatiello	2	Richard Correa	Dwight Williamson	2	Chris Hernandez	Torrey Hardy	2	Dustin Venekamp
Kendall Wilson	3	Sabrina Lloyd	Garrett Shelton	2	Richard Correa	Rachel Brown	2	Kyle Johnson	Gerrit Stephens	2	Jamison Weatherspoon
Rebecca Stern	3	Durhon Oldham	Stephanie Brockman	2	Chal Deley	Shiv Patel	2	Sabrina Lloyd	Raymond Baham	2	Jeremy Welch
Aaron Freburger	3	Chris Rodriguez	Fadi Nassar	2	Desi Dimitrova	Anthony Chirico	2	Bob Olson	Zachary Gallo	2	Jeremy Welch
Casey Moore	2	Erin Allen	Jeremy Osborn	2	Desi Dimitrova	Calvin Irving	2	Theodore Pappas	Sydney Normand	2	Jeremy Welch
Jadyn Finafrock	2	Altig-Orlovic	Mele Makau	2	Steve Friedlander	Jamell Ramsay	2	Theodore Pappas	Shanna Russell	2	Jeremy Welch

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Scott Davison	8	Michael Vasu	Ryan Orloski	3	Giglione-Ackerman	Lalitha Janardhanan	2	Slav Bitman	Skyler Hornung	2	Travis Moody
Nathan Hunt	7	Richard Correa	Candice Anderson	3	Chris Hernandez	Jennifer Bettis	2	Dorian Brown	Branden Griffin	2	Durhon Oldham
David Peebles	7	Zachary Hart	Elias Boles	3	Durhon Oldham	Dwayne Gomez	2	Jose Carvajal	James Jones	2	Durhon Oldham
Jasmin Gallaga	7	Sabrina Lloyd	Carrie Hammer	3	Bob Olson	Crystal Revilla	2	Jose Carvajal	Saul Lopez	2	Bob Olson
Matthew Rodriguez	6	Simon Arias	Justin Diaz	3	Theodore Pappas	Jordan Kness	2	Eric Cochran	Pamela Randle	2	Bob Olson
Beaux Southern	6	Arias-Cimino	Edmaggie Myrthil	3	Theodore Pappas	Damaris Henderson	2	Cohen-Cohen	Susan Scott	2	Bob Olson
Leonel Lazcano	6	Desi Dimitrova	Spencer Simmons	3	Scott Rehberg	Barkley Collinson	2	Richard Correa	Rebyka Watson	2	Bob Olson
Victoria Perea	6	Don Foti	Margaret Rivera	3	Raymond Risucci	James Harding	2	Richard Correa	Shalom Chaimov	2	Theodore Pappas
Ariel Demesa	6	Giglione-Ackerman	Peter Gabranski	3	Albert Serur	Kimberle Spooner	2	Richard Correa	Frank Cordaro	2	Theodore Pappas
Justin Sutton	5	Ryan Giddens	Derek Foore	3	Surace-Smith	Travis White	2	Joseph Diecedue	Rachel Gallagher	2	Theodore Pappas
Jeremy Engrav	5	Chris Hernandez	Ashley Wenning	3	Surace-Smith	Dario Messina	2	Josh Dishong	Andrew Chambers	2	Philip Prata
Duane Shaw	5	Sabrina Lloyd	Karima Hartani	3	Krista Thieme	Attar Chalif	2	Laura Fisher	Dawid Liniewski	2	Philip Prata
Dean Gushi	4	Altig-Orlovic	Tiffany Babin	3	Michael Vasu	Kelvin Fernandez	2	Laura Fisher	Alex Normandeau	2	Imran Satti
Alix Albright	4	Simon Arias	Kristen Brown	3	Michael Vasu	Michael Russo	2	Laura Fisher	Sina Heak	2	Albert Serur
Francis Ingulli	4	Simon Arias	Thomas Longino	3	Michael Vasu	Ruben Santillana	2	Steve Friedlander	Christopher Muraca	2	Albert Serur
Michael Novosel	4	Souley Bah	Timothy Peeler	3	Dustin Venekamp	Meghan Modrak	2	Cindy Furer	Oleg Novitchii	2	Surace-Smith
Jason Lee	4	Sabrina Lloyd	Clayton Bonner	3	Jeremy Welch	Casey Finley	2	Ryan Giddens	Andrew Siebert	2	Surace-Smith
Cory Mulherin	4	Corey Neff	Daniel Perkins	2	Altig-Orlovic	Ryan Feehan	2	Giglione-Ackerman	Eric Thompson	2	Surace-Smith
Kimberly Hamilton	4	Durhon Oldham	Ashley Ruhl	2	Altig-Orlovic	Fran Kolos	2	Giglione-Ackerman	Daniel Walton	2	Surace-Smith
Brent Bowling	4	Surace-Smith	Travis Vandenberghe	2	Altig-Orlovic	Glenn Martin	2	Giglione-Ackerman	Christopher Stevens	2	Krista Thieme
Megan Johnson	4	Michael Vasu	Dylan White	2	Altig-Orlovic	Frank Rodriguez	2	Giglione-Ackerman	Penelope King	2	Daniel Umbertone
Viyarath Vongprachanh	3	Simon Arias	Jenna Gula	2	Simon Arias	Edward Nguyen	2	Mathew Hart	Bonnie Dupre	2	Michael Vasu
Michael Abney	3	Dorian Brown	William Hart	2	Simon Arias	Micah Focken	2	Zachary Hart	Michael McGoon	2	Dustin Venekamp
Michael Hinojosa	3	Jose Carvajal	Jordan Lacy	2	Simon Arias	Jason Green	2	Zachary Hart	Evelyn Howell	2	Jamison Weatherspoon
Ranjana Chopra	3	Josh Chalom	Brody Maughan-Evanson	2	Simon Arias	Daniel G Johnson	2	Zachary Hart	Sonia Tyner	2	Jamison Weatherspoon
Paul Deatherage	3	Nigel Crowe	Joseph McCallister	2	Simon Arias	Michael Stuver	2	Zachary Hart	Jackie Alston	2	Jeremy Welch
William Tompkins	3	Ryan Giddens	Aaron Parks	2	Simon Arias	Alexandra Graham	2	David Hausman	Alan Fricke	2	John Young
Adem Abdula	3	Giglione-Ackerman	Michael Russin	2	Simon Arias	Michael Dorn	2	Matt Henderson			
Christine DiSanto	3	Giglione-Ackerman	Ibrahim Bah	2	Souley Bah	Vance Rountree	2	Matt Henderson			
Jorge Guerra	3	Giglione-Ackerman	Cathleen Hairston	2	Slav Bitman	Jeffrey Gilliana	2	Sabrina Lloyd			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Zach Otto	11	Sabrina Lloyd	Lorena Barriere	5	Cohen-Cohen	Matthew Parks	4	Surace-Smith	Morgan Lobello	3	Giglione-Ackerman
Ryan Fickert	10	Zachary Hart	Beau Locker	5	Matt Henderson	Lisa Richardson	4	Moswen Taylor	Steven King	3	Zachary Hart
Christina Jauch	9	Simon Arias	Nicholas Engrav	5	Chris Hernandez	Eugene Garcia	4	Dustin Venekamp	Brandon MacDonald	3	Matt Henderson
Gevorg Yanukyan	9	Desi Dimitrova	David Wang	5	Bob Olson	Christopher Hintz	3	Altig-Orlovic	Rita Haidinger	3	Chris Hernandez
Nicholas Moore	9	Durhon Oldham	Jake Yagjian	5	Albert Serur	Britton Costa	3	Simon Arias	Edford Banuel	3	Kyle Johnson
Ernest Powell	9	Michael Vasu	William Robinson	5	Krista Thieme	Charles Ferrari	3	Simon Arias	Christina Meyer	3	Sabrina Lloyd
Erez Shabtay	9	Michael Vasu	Jordon Barron	5	Jeremy Welch	Tyler Worstell	3	Simon Arias	Steven Rios	3	Sabrina Lloyd
Joshua Krueger	8	Richard Correa	Dan Ikei	4	Altig-Orlovic	Patrick Knouse	3	Slav Bitman	Tucker Gregor	3	Travis Moody
Richmond Gerrish	8	Laura Fisher	Thomas Vena	4	Simon Arias	Diego Chavez Arcia	3	Jose Carvajal	Levar Morgan	3	Theodore Pappas
Stephen Giddens	8	Ryan Giddens	Menno Glick	4	Souley Bah	Mark Hileman	3	Jose Carvajal	Nasr Quadri	3	Theodore Pappas
Sheila Downey	8	Bob Olson	Joshua Jackson	4	Joseph Diecedue	Jordan Chalom	3	Josh Chalom	Jeremy Jackson	3	Chris Rodriguez
Michael Laramie	8	Michael Vasu	Anthony Theriault	4	Mathew Hart	Deana Plaster	3	Jared Cleckner	Patrick Bendure	3	Surace-Smith
Monica Brown	7	Dorian Brown	Andre McCallum	4	Zachary Hart	Sean Velasquez	3	Cohen-Cohen	Daniel Hartwig	3	Surace-Smith
Marc Salvaggi	7	Surace-Smith	Alta Herpel	4	Chris Hernandez	Andrew McQuade	3	Richard Correa	Jameetri Washington	3	Michael Vasu
Aaron Haynes	6	Arias-Cimino	Jonathan L Jones	4	Corey Neff	Matthew Turnquist	3	Richard Correa	Aaron Ralston	3	Jeremy Welch
Harold Durana	6	Don Foti	Robert Smith	4	Durhon Oldham	Aaron Voegel	3	Nigel Crowe	Samantha Ralston	3	Jeremy Welch
Michael Gerstein	6	Giglione-Ackerman	Andre Bent	4	Bob Olson	Brian Zuzick	3	Laura Fisher			
Johnny Ly	6	Giglione-Ackerman	Reynolds Aluamo	4	Theodore Pappas	Paul Zuzick	3	Laura Fisher			
Chelsie Otto	6	Sabrina Lloyd	Alon Fischer	4	Theodore Pappas	Philip Roffi	3	Cindy Furer			
Julianne Scavo	5	Erin Allen	Bobby Szwaja	4	Theodore Pappas	Daniel Franke	3	Giglione-Ackerman			
Michael Clemente	5	Simon Arias	Ryan Wilson	4	Philip Prata	Corey Helly	3	Giglione-Ackerman			
Matthew Diulus	5	Simon Arias	Grant Myers	4	Raymond Risucci	Evan Holzhauer	3	Giglione-Ackerman			

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Michael Laramie	26	Michael Vasu	Matthew Diulus	17	Simon Arias	Brett Gryska	15	Durhon Oldham			

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

PERSONAL RECRUITING

Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!

TOP PAYOUTS* OCTOBER

TOTAL PAYOUT: **\$263,335** TOTAL QUALIFIERS: **748**



Dylan Garcia
\$2,280
Simon Arias



Magdalena Holman
\$2,105
Matt Henderson



Matthew Parks
\$2,088
Surace-Smith



Brent Bowling
\$1,899
Surace-Smith



Cara Griffin-Locker
\$1,827
Matt Henderson

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Dylan Garcia	\$ 2,280	Ashley Flood	\$ 903	Malik Carter	\$ 695	Azar Afnan	\$ 593	Joshua Simpkins	\$ 533
Magdalena Holman	2,105	Patrycja Grudzinska	897	Erin Noyd	692	Emery McClendon	592	Leigh Charity	532
Matthew Parks	2,088	Eduardo Barajas	868	Curtis Henderson	688	Janelle Bowes-Simmons	592	Kevin Ishikane	531
Brent Bowling	1,899	Pablo Solis	846	Deana Plaster	682	Ana Sanchez	591	Jessica Hill	531
Cara Griffin-Locker	1,827	Steve Mersan	840	Austin Hamilton	679	Shawn Lewicki	590	Glenn Martin	528
Margaret Rivera	1,789	Joshua Jackson	838	Frank Rodriguez	676	Ryan Hillman	589	Angela Jowaiszas	526
Jeffrey Espinal	1,640	Tad Teeters	835	Shai Vaughn	672	Shai Mate	588	Christopher Ott	525
Carl Chargois	1,627	Chaz Hutcherson	835	Michelle Seaman	670	Jared Siedow	587	Nina Blackmon	523
Jonathan L Jones	1,602	Robert Kanaan	828	Candice Stuckey	664	Constance Tuitele-leapaga	587	Ivonne Perez	522
Brandyn Snyder	1,591	Christina Jauch	801	Troy Williams	659	Julianne Scavo	585	Timothy McCabe	519
Mike Paragiou	1,578	Nedal Kawash	796	Shiv Patel	650	Janie McNeal	515	Luckey Boston	511
Stephanie Kell	1,556	Ryan Witham	791	Hannah Camacho	646	Jordan Seguin	584	Kimberly West	511
Monica Brown	1,550	Michael Stuver	790	Johnny Ramos	644	Carlos Garcia	575	Anthony Burke	510
Andre McCallum	1,490	Colin Quigley	785	Brenton Patterson	643	Sean Depkon	574	Chloe Senia	508
Adrienne Williams	1,338	Sheila Downey	775	Kimberly Riley	639	Michael Brown	574	Michael Cirelli	506
Ransey Vazquez	1,333	Denis-Michael Catalano	761	Brody	637	Jason Lecky	572	Alix Albright	503
Brooke Bogs	1,297	Aaron Voege	759	Maughan-Evanson	634	Nacole Newbold	570	Michael Clements	502
Nestor Millan	1,271	Steven Rios	759	Steven Baum	634	Bryant Rayford	567	Cameron Ashcroft	502
Marco Camire	1,268	Angel A Rivera	754	Tyler McKnight	634	Rebecca Laseke	566	Kasali Kotun	502
Gina Merico	1,259	Kelly Ekker	750	Chelsea Hammink	634	Zach Otto	562	Tabitha Dunlap	500
Haydee Burrola	1,230	Kanesha Merritt	750	Jarumy Parra	634	Robert Acosta	560	Michael Glynn	500
Manuel Diaz	1,229	Adam Chesney	747	Phillip Waisman	633	Athea Buchanan	559	Kadarrious Greene	500
Anel Ortiz	1,226	Ryan Vance	744	Waleah Salah	633	Dario Messina	559	Steven Haecker	500
Andrew Wagner	1,198	Jonathan M Jones	743	Joshua Rush	628	Quenton Owen	555	Erika Nino	500
Richard Gaffney	1,188	AshLynn Orng	743	Dejah Mcgee	624	Lori Sanders	555	Dominika Poplawska	500
Janice Moseychuck	1,184	Evelyn Howell	735	Erica Robertson	623	Pamela Randle	555	Victor Shivers	500
Kade Beck	1,159	Cristen Cochran	730	Inderjit Toor	619	Mark Maddocks	552	Nicole Vachon	500
Jonathan Frigola	1,156	Edill Cobos	720	Daryl Graham	617	Jonathan Emura	551	Jeanne Whittaker	500
Denise Hendricks	1,145	Nicholas Scordos	718	Jennifer Bright	616	Aaron McLean	551		
Brandon Leonardo	1,142	Anita Przybylowicz	715	Jacob Carlson	612	Charles Price	550		
Christopher Bentley	1,139	Kiran Arshi	715	Zachary P Hansen	611	Brandon MacDonald	550		
Alipate Makau	1,110	Raul Rojas	714	Juan Torres	610	Carlos Arballo	549		
Jameetri Washington	1,097	Tanja Gagic	714	Ernest Powell	609	Amanda Muntz	549		
Michael Russin	996	Fran Kolos	712	Benjamin Varner	604	Kimberly Tagliavia	547		
Ahmed Istiaq	991	Tina Baughman	709	Gabriel Rocha	603	Blake Bocci	547		
Fatima Pina	988	Omar Torres	704	Miguel Alicea Ramirez	602	Michael Buckelew	545		
Alicia Nieman	947	Aaron Chen	701	Michael Botond	598	Vanessa	544		
Matt McBride	932	Laaina Havea	699	Andres Liranzo	596	Ventura-Sandoval	544		
Marc Salvaggi	932	Joshua West	697	Alicia Jarquin	596	London Burnett	541		
Joy Vann-Austin	926	Evelyn Juarez	695	Joshua Sonnabend	596	Nala Sifford	540		
Megan Johnson	914	Adam Ziac	695	Justin Weathers	593	Faisal Sarbeland	540		

TOP AGENTS* OCTOBER

TOTAL PERSONAL RECRUITERS: **322** TOTAL PERSONAL RECRUITS: **394**



Margaret Rivera
5 Recruits
Raymond Risucci



Steven Baum
4 Recruits
Sabrina Lloyd



Kelly Ekker
4 Recruits
Tiffany Roland



Dylan Garcia
4 Recruits
Simon Arias



Magdalena Holman
4 Recruits
Matt Henderson

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Margaret Rivera	5	Ernest Powell	3	Sheila Downey	2	Brandon MacDonald	2	Lori Sanders	2
Steven Baum	4	Brent Thompson	3	Norine Fortier	2	Alipate Makau	2	Candice Stuckey	2
Kelly Ekker	4	Inderjit Toor	3	Richard Gaffney	2	Gina Merico	2	Tad Teeters	2
Dylan Garcia	4	Jameetri Washington	3	Ryan Giddens	2	Kanesha Merritt	2	Rebyka Watson	2
Magdalena Holman	4	Lorena Barriere	2	Tucker Gregor	2	Amanda Muntz	2	Adrienne Williams	2
Stephanie Kell	4	Brooke Bogs	2	Cara Griffin-Locker	2	Alicia Nieman	2		
Ransey Vazquez	4	Monica Brown	2	Nicole Haight	2	Shiv Patel	2		
Jordan Barncord	3	Athea Buchanan	2	Denise Hendricks	2	Pamela Randle	2		
Haydee Burrola	3	Denis-Michael Catalano	2	Joshua Jackson	2	Kimberly Riley	2		
Joseph McCallister	3	Edill Cobos	2	Jonathan L Jones	2	Angel A Rivera	2		
Fritznel Octave	3	Charisma Dezonie	2	Jonathan M Jones	2	Quandy Rodrigues	2		

TOP AGENTS* YTD

TOTAL PERSONAL RECRUITERS: **1,955** TOTAL PERSONAL RECRUITS: **3,708**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	50	Quewandra Daniel	13	Mack Doby	12	Natalia Tatkovska	10	Gina Merico	9
Kade Beck	18	Jonathan Frigola	12	Marc Salvaggi	11	Matthew Parks	9	Tiffany Babin	9
Stephanie Kell	16	Michael Russin	12	Ofa Tupouniua	10	Christina Jauch	9	Amanda Peterson	9
Robert Kanaan	14	Anita Przybylowicz	12	Jonathan L Jones	10	Waleah Salah	9	Omar Torres	9
Patrycja Grudzinska	13	Monica Brown	12	Kendall Wilson	10	Alma Lozano	9	Edill Cobos	9

■ By Incentive Structure Payout, Top Personal Recruiting Agents listed earned at least \$500.
 ▼ By Number of Personal Recruits, Top Personal Recruiting Agents listed have at least 2 Personal Recruits.
 ● Spotlight will picture the top 5 Personal Recruiting Agents based on number of Personal Recruits. In case of a tie, top Personal Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.
 ★ The number of YTD Personal Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEAGUE OF CHAMPIONS

MEMBERS

— By Number of Eligible Personal Recruits*



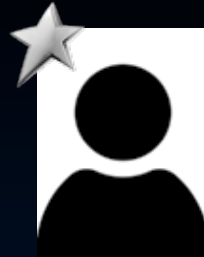
Jameetri Washington
Michael Vasu
16 Recruits
GOLD



Alipate Makaui
Steve Friedlander
15 Recruits
GOLD



Anita Ferris
Steve Friedlander
10 Recruits
SILVER



Matthew Ficarra
Durhon Oldham
10 Recruits
SILVER



Patrycja Grudzinska
Sabrina Lloyd
10 Recruits
SILVER



Andre McCallum
Zachary Hart
10 Recruits
SILVER



Frank Rodriguez
Giglione-Ackerman
10 Recruits
SILVER



Ileana Tatafu
Steve Friedlander
10 Recruits
SILVER



Jonathan L. Jones
Corey Neff
6 Recruits
BRONZE



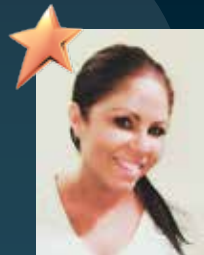
Alix Albright
Simon Arias
5 Recruits
BRONZE



Carlos Arballo
Dustin Venekamp
5 Recruits
BRONZE



Jordan Barron
Jeremy Welch
5 Recruits
BRONZE



Angela Black
Michael Vasu
5 Recruits
BRONZE



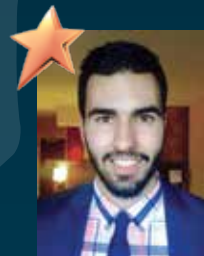
Manuel Diaz
Giglione-Ackerman
5 Recruits
BRONZE



Gabriel Rocha
Ryan Giddens
5 Recruits
BRONZE



Alex Torruella
Sabrina Lloyd
5 Recruits
BRONZE



Aaron Voege
Nigel Crowe
5 Recruits
BRONZE

Dear Future SGA



Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.

SGA Career Track

- Level 1: Qualify**
To qualify you must meet the following criteria:
 - 2 years tenure with AIL/NILICO
 - Be on an MGA/RGA Contract
 - Production of at least \$225,000 of 1st Six Mo. Agent production (Last 12 Months)
- Level 2: Interview**
You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.
- Level 3: Follow Up**
Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.
- Level 4: Get an Offer**
After conferring with your SGA, the Home Office will contact you to:
 - Let you know what territory/territories we are offering
 - Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

*A Personal Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

LEAVING A Legacy



Martin Groves

Vice President of Field Operations

LEGACY noun leg-a-cy \le-gə-sē\
Simple definitions:

1. something (such as property or money) that is received from someone who has died
2. something that happened in the past or that comes from someone in the past

LEGACY IS AN INTERESTING WORD.

In its very basic meaning, a legacy is a gift of money or other personal property that's granted by the terms of a will. There are many ways in which the word legacy forms part of our culture. I'd like to focus on the ways it relates to our company and our industry.

Here are a few things to consider as part of the process of leaving a legacy:

BEING A WINNER

Having a winning attitude leads to winning performances and, in many cases, to unbelievable results. We have many great winners in our organization who perform week in and week out. Being a winner **FIRST** enables you to teach, coach and mentor your winning ways. This can be in individual sales, coaching others to success, teaching, counseling through personal difficulties to a successful outcome, and guiding individuals and teams to the same success that you have achieved.

SERVANT LEADERSHIP

This doesn't always come naturally but can certainly be a learned skill. That happens, I believe, when you truly see the benefits from serving others. What is "Servant Leadership?"

As a servant leader, you're a "servant first" – you focus on the needs of others, especially team members, before you consider your own. You acknowledge other people's perspectives, give them the support they need to meet their work and personal goals, involve them in decisions where appropriate, and build a sense of community within your team. This leads to higher engagement, more trust, and stronger relationships with team members and other stakeholders. It can also lead to increased innovation. It's also important to remember that servant leadership is about focusing on other people's needs – not their feelings. Don't avoid making unpopular decisions or giving team members negative feedback when this is needed. Also, do not rely on it exclusively – use it alongside styles like Transformational Leadership, where you develop an inspiring vision of the future, motivate people to deliver this, manage its implementation, and build an ever-stronger team. (excerpt from MindTools)

BUILD A CULTURE OF TRUST

Trust is fundamentally important between leaders and amongst people in general. I believe it is also one of the most important traits of leadership. As an executive team we were introduced to a great book this year by Steve Greer, called *The Trust Edge* by David Horsager. It lays out the 8 "Pillars of Trust"

that form the foundation for building trust. He says TRUST, not money, is the CURRENCY of business and life. In his book, he elaborates on each of these pillars:

1. **CLARITY**—People trust the clear and mistrust the ambiguous.
2. **COMPASSION**—People put faith in those who care beyond themselves.
3. **CHARACTER**—People notice those who do what is right over what is easy.
4. **COMPETANCY**—People have confidence in those who stay fresh, relevant and capable.
5. **COMMITMENT**—People believe in those who stand through adversity.
6. **CONNECTION**—People want to follow, buy from, and be around friends.
7. **CONTRIBUTION**—People immediately respond to results.
8. **CONSISTENCY**—People love to see little things done consistently.

This was a great read and I would say a **MUST READ** for any leadership role.

Leaving a legacy is one of the most rewarding things I think you can do in life. I have always said, "If you make enough people successful, you will never have to worry about your own success." It does not have to be in a leadership role; it can be an individual interest to help change someone's life. When it is done through building future leaders, it multiplies your own legacy many times over.

"The things you do for yourself are gone when you are gone, but the things you do for others remain as your legacy."
—Kalu Ndukwe Kalu



2017 LEADERSHIP ACADEMY CALENDAR

Do you have leadership in your sights? If so, Leadership Academy is your ticket to AIL/NILCO's management track. These sessions will take you from the basic building blocks of leadership to advanced concepts.

Here are your opportunities to attend in 2017. If you are interested in attending, talk to your SGA about qualifications. These sessions tend to fill up fast, so don't delay.

Please keep in mind that dates are always subject to change.

LEADERSHIP 101:
Fundamentals of Agency Building
January 16-18
April 10-12
June 12-14
September 25-27

LEADERSHIP 201:
Building for Ownership
February 21-22
August 15-16

LEADERSHIP 301:
Strategic Agency Leadership Training (Top Gun)
March 28-29
October 17-18

LEADERSHIP 401:
Results Driven Leadership
September 6-7



“ You are not here merely to **MAKE A LIVING.** You are here in order to **ENABLE THE WORLD** to live more amply, with **GREATER VISION,** with a finer spirit of **HOPE** and **ACHIEVEMENT.** ”
-WOODROW WILSON



SGA MEETING

NOVEMBER 8-11, 2016 | OMNI MANDALAY HOTEL | IRVING, TX

Fall 2016



1
AL ALKURDI
LOMBARD, IL



2
JOSE RUBIO
OTTAWA, ON



3
TINA JANTI
KIRKLAND, WA



4
ALAN SEDAGHAT
VANCOUVER, BC



5
CHRISTOPHER BENNETT
CLEVELAND, TN



6
BENJAMIN AINSCOUGH
VANCOUVER, BC



7
MICHAEL VAN DELFT
HALIFAX, NS



8
TEVITA TUPOUNIUA
AUCKLAND, NZ



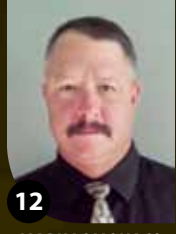
9
MUHAMMED ASHRAF
FLUSHING, NY



10
BRUCE VIAJE
SURREY, BC



11
JOEY KENNEDY
HENDERSONVILLE, TN



12
MARK LOMONACO
RIGBY, ID



13
GEORGE KAMEL
COLUMBUS, OH



14
BRANDON MINOR
SPOKANE VALLEY, WA



15
MARK NEILSON
N HIGHLAND, UT



16
KATIE MASSART
COCHRANE, AB



17
PAUL SMITH
COLUMBUS, OH



18
DEREK WOO
DELTA, BC



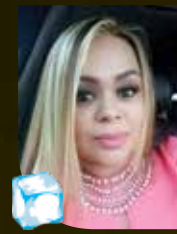
19
KEVIN ISHIKANE
HONOLULU, HI



20
KEVIN GILLUM
CLEVELAND, OH



BRADY FOREMAN
HOUSTON, TX



ANA CORIA
HOUSTON, TX



JEFFREY LINDBERG
ROCHESTER, NY

ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Al Alkurdi	\$65,660		84.0	David Wang	Bob Olson
2	Jose Rubio	56,365		88.9	Luay Ghawi	Altig-Orlovic
3	Tina Janti	53,628		81.8	Richard Mansfield	Altig-Orlovic
4	Alan Sedaghat	51,741		88.8	Bobby Gujral	Altig-Orlovic
5	Christopher Bennett	50,832		81.0	Ryan McIntosh	Altig-Orlovic
6	Benjamin Ainscough	49,671		78.3	Troy Plummer	Altig-Orlovic
7	Michael van Delft	47,508		88.7	Scott Wheeler	Imran Satti
8	Tevita Tupouniua	36,604		91.6	Ofa Tupouniua	Steve Friedlander
9	Muhammed Ashraf	36,209		89.0	Muhammed Ashraf	Theodore Pappas
10	Bruce Viaje	35,528		79.6	Bobby Gujral	Altig-Orlovic
11	Joey Kennedy	35,527		85.9	AshLynn Orng	Altig-Orlovic
12	Mark Lomonaco	35,411		83.0	Richard Mansfield	Altig-Orlovic
13	George Kamel	35,158		81.9	Patrick Bendure	Surace-Smith
14	Brandon Minor	33,363		90.6	David Nham	Altig-Orlovic
15	Mark Neilson	32,241		74.1	Ryan Kendl	Altig-Orlovic
16	Katie Massart	30,811		79.7	John M McGrath	Altig-Orlovic
17	Paul Smith	29,093		74.4	Patrick Bendure	Surace-Smith
18	Derek Woo	28,272		73.5	Bobby Gujral	Altig-Orlovic
19	Kevin Ishikane	28,127		82.5	Blake Higuchi	Altig-Orlovic
20	Kevin Gillum	28,085		86.5	Marc Salvaggi	Surace-Smith
21	Dario Messina	28,036		85.6	Mark Dushaj	Josh Dishong
22	Roghie Hassan Loo	27,761		78.1	Roghie Hassan Loo	Josh Chalom
23	Ryan Vance	27,487	95		Marc Salvaggi	Surace-Smith
24	Jarred Spanbauer	27,144	89		Joshua Rush	Chad Deley
25	Franco Covic	26,926	100		Paul Kelly	Steve Friedlander
26	Massoud Vaziri	26,545		81.6	Troy Plummer	Altig-Orlovic
27	Shorne Brown	26,132		81.2	Shorne Brown	David Hausman
28	Mark Dushaj	25,727		77.7	Mark Dushaj	Josh Dishong
29	Igwe Nwagwu	25,312		90.5	Trevor Mayer	Altig-Orlovic
30	Lily Sakai	25,133		94.3		Cohen-Cohen
31	Gian Trinidad	24,938		78.3	Bobby Gujral	Altig-Orlovic
32	Henry Ingraham	24,590		87.8		Williams-Zophin
33	Jonathan Cormier	23,932	94		Aaron McLean	Imran Satti
34	Steven Snider	23,825	95		Robert Kanaan	Imran Satti
35	Phi Phan	23,455	88		Gary Slocum	Desi Dimitrova
36	Joseph Sarasin	23,244		87.0	Patrick Bendure	Surace-Smith
37	Matthew Neish	22,783	100		Christopher Bentley	Altig-Orlovic
38	John Lamere	22,660		78.9	Jonni Ng	Altig-Orlovic
39	Oleg Novitchii	21,953		89.9	Matthew Parks	Surace-Smith
40	Ryan Kendl	21,869		87.8	Nicholas Lorence	Altig-Orlovic
41	Brady Foreman	21,777	100		Erez Shabtay	Michael Vasu
42	Seema Gakhar	21,715	87		Roghie Hassan Loo	Josh Chalom
43	Luc Do	21,635		78.6	Virakbot Oung	Altig-Orlovic
44	Clayton Slaughter	21,493	96		Erez Shabtay	Michael Vasu
45	Julian Dickinson	20,705	100		Andre McCallum	Zachary Hart
46	Janice Moseychuck	20,334		89.4	Robert Kanaan	Imran Satti
47	Steven Sparkes	20,318		83.7	Randy Souliers	Altig-Orlovic
48	Nuzha Daadouch	20,272		83.5	Timothy Moody	Altig-Orlovic
49	Payman Ghaysari	20,164	89		Aaron McLean	Imran Satti
50	Ricardo Benson	19,926	99		Marc Salvaggi	Surace-Smith

ALL TIME RECORD: \$159,402 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Al Alkurdi	\$603,331		84.0	David Wang	Bob Olson
*2	Mark Dushaj	371,756		77.7	Mark Dushaj	Josh Dishong
*3	Michael van Delft	297,360		88.7	Scott Wheeler	Imran Satti
*4	Mike Sukhbaatar	273,479		91.7		Daniel Umbertone
*5	George Kamel	261,424		81.9	Patrick Bendure	Surace-Smith
*6	Alan Sedaghat	241,777		88.8	Bobby Gujral	Altig-Orlovic
*7	Katie Massart	234,817		79.7	John M McGrath	Altig-Orlovic
*8	Roghie Hassan Loo	234,166		78.1	Roghie Hassan Loo	Josh Chalom
*9	Van Ortega	229,745		76.3	Rafi Nawabi	Altig-Orlovic
*10	Tina Janti	216,817		81.8	Richard Mansfield	Altig-Orlovic
11	Dario Messina	216,552		85.6	Mark Dushaj	Josh Dishong
12	Massoud Vaziri	209,220		81.6	Troy Plummer	Altig-Orlovic
13	Mark Lomonaco	208,523		83.0	Richard Mansfield	Altig-Orlovic
14	Lily Sakai	199,632		94.3		Cohen-Cohen
15	Alvin Ali	196,492		82.2	Doreen Ryan-Foti	Don Foti
16	Muhammed Ashraf	191,245		89.0	Muhammed Ashraf	Theodore Pappas
17	Tevita Tupouniua	186,276		91.6	Ofa Tupouniua	Steve Friedlander
18	Joachim Jean	183,942		77.7	Ryan Hall	Laura Fisher
19	Daniel Hanson	183,171		95.7	Devin Adams	Chad Deley
20	Joey Kennedy	179,222		85.9	AshLynn Orng	Altig-Orlovic
21	Joseph Sarasin	178,289		87.0	Patrick Bendure	Surace-Smith
22	Bruce Tan	174,527		94.0	Jonathan Emura	Altig-Orlovic
23	Daniel Li	172,609		86.0	Patrick Stenglein	Altig-Orlovic
24	Max Quasem	171,068		86.1		Cohen-Cohen
25	Jordan Graham	170,308		83.3	Zach Otto	Sabrina Lloyd
26	Ronald Rivera	168,644		88.1		Cohen-Cohen
27	Paul Smith	165,546		74.4	Patrick Bendure	Surace-Smith
28	Justin Germany	164,572		80.7		Chad Potts
29	Erez Shabtay	160,788		89.6	Erez Shabtay	Michael Vasu
30	Jarred Spanbauer	160,208	89		Joshua Rush	Chad Deley
31	Mike Allen	159,819		87.3	Mike Allen	Travis Moody
32	Bruce Viaje	157,926		79.6	Bobby Gujral	Altig-Orlovic
33	Elba Vargas	157,790		86.0	Antonio Reyes	Simon Arias
34	Riley Peters	157,507		82.9	Richard Mansfield	Altig-Orlovic
35	Brooklyn Mims	155,856		79.6	Lisa Richardson	Moswen Taylor
36	Benjamin Ainscough	154,118		78.3	Troy Plummer	Altig-Orlovic
37	Richard Carter	148,102		98.2	Nicholas Lorence	Altig-Orlovic
38	Henry Ingraham	147,058		87.8		Williams-Zophin
39	Ifeanyi Ufodu	144,128		91.5	Ala Awad	Allan Jennings
40	Mark Lahijani	143,915		84.8	Mohammed Moalawi	Theodore Pappas
41	Tina Nelson	143,880		82.6		Chad Panzer
42	Oleg Novitchii	142,717		89.9	Matthew Parks	Surace-Smith
43	Priscila Gonzalez	139,299		77.3	Bobby Szvaja	Theodore Pappas
44	Kaleiokamaile Viena	139,107		85.7	Jonathan Emura	Altig-Orlovic
45	Douglas Clarke	138,280		79.9	Joshua Jackson	Joseph Diecedue
46	Gian Trinidad	133,731		78.3	Bobby Gujral	Altig-Orlovic
47	Michael Trinh	131,636		85.2	Ho Tran	Altig-Orlovic
48	Kashala Guiden	129,479		83.1	Zach Otto	Sabrina Lloyd
49	Kory Louvelle	129,174		82.4	Luay Ghawi	Altig-Orlovic
50	Jesusdieu Portilus	129,061		83.3	Fritzel Octave	Williams-Zophin

ALL TIME RECORD: \$756,403 Net ALP — JOSHUA DISHONG

SUPERVISING AGENTS



OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Tad Teeters	\$51,770	\$68,531		75.9	Marc Salvaggi	Surace-Smith
2	Patrycja Grudzinska	48,920	60,649		81.7	Marian Sertler	Sabrina Lloyd
3	Travis Vaughn	47,238	49,711		74.2	Casey Kunash	Simon Arias
4	Brooke Bogs	46,502	49,625	96		Erez Shabtay	Michael Vasu
5	Holly Bonhorst	44,959	49,132		79.8	Erez Shabtay	Michael Vasu
6	Jeffrey Espinal	44,734	47,272	97		Johnny Ly	Giglione-Ackerman
7	Mele Makau	43,411	43,411		94.0	Paul Kelly	Steve Friedlander
8	Devon Justice	43,002	50,423	91		Robert Kanaan	Imran Satti
9	Meghan Harris	41,395	41,653		71.7	Chelsie Otto	Sabrina Lloyd
10	Brenda Fox	40,314	65,044	87		Andre McCallum	Zachary Hart
11	Rebecca Stern	35,336	39,427	93		Nicholas Moore	Durhon Oldham
12	Mauri Ramirez	34,627	48,681		83.7	Lorena Barriere	Cohen-Cohen
13	Matt McBride	34,209	34,209	91		Christopher Bentley	Altig-Orlovic
14	Anita Przybylowicz	33,052	35,644	84		Andy Sertler	Sabrina Lloyd
15	Bethany Evans	31,418	33,860	96		Christina Jauch	Simon Arias
16	Phillip Waisman	31,155	50,577		83.5	Robert Kanaan	Imran Satti
17	Cameron Stanley	29,481	29,598		79.2	Richmond Gerrish	Laura Fisher
18	Zonia Ramirez	29,365	33,092		71.4	Gary Slocum	Desi Dimitrova
19	Tabitha Witherell	29,246	32,988		77.6	Matthew Diulus	Simon Arias
20	Debra Small	28,918	52,868		84.9	Richmond Gerrish	Laura Fisher

ALL TIME RECORDS: \$286,210 1st 6 Mo Agt | \$286,210 Net ALP

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Patrycja Grudzinska	\$422,255	\$467,674		81.7	Marian Sertler	Sabrina Lloyd
*2	Robert Biser	383,580	508,208	85		Ryan Fickert	Zachary Hart
*3	Meghan Harris	322,143	327,677		71.7	Chelsie Otto	Sabrina Lloyd
*4	Krystian Drozd	265,233	306,913		72.9	Marian Sertler	Sabrina Lloyd
*5	Tabitha Witherell	253,476	290,768		77.6	Matthew Diulus	Simon Arias
6	Kendall Wilson	210,609	222,063		73.4	Steven Rios	Sabrina Lloyd
7	Tad Teeters	210,483	320,350		75.9	Marc Salvaggi	Surace-Smith
8	Azar Afnan	209,472	269,864		76.0	Rodney Ward	Zachary Hart
9	Edill Cobos	208,729	210,061		72.2	Andy Sertler	Sabrina Lloyd
10	Brenda Fox	190,972	246,238	87		Andre McCallum	Zachary Hart
11	Cameron Stanley	175,696	209,793		79.2	Richmond Gerrish	Laura Fisher
12	James Sherwood	163,314	246,483		81.3	Daniel Hartwig	Surace-Smith
13	Brenton Franklin	159,453	245,073		82.7	Dan Ikei	Altig-Orlovic
14	Waleah Salah	153,000	160,119	84		Marian Sertler	Sabrina Lloyd
15	Calvin Irving	149,810	351,548		80.6	Levar Morgan	Theodore Pappas
16	Phillip Waisman	145,469	233,139		83.5	Robert Kanaan	Imran Satti
17	Debra Small	143,583	226,610		84.9	Richmond Gerrish	Laura Fisher
18	Garrett Shelton	141,780	189,149		90.6	Joshua Krueger	Richard Correa
19	Zonia Ramirez	141,636	196,002		71.4	Gary Slocum	Desi Dimitrova
20	Arien Seemann	139,717	240,901		78.9	Daniel Hartwig	Surace-Smith

ALL TIME RECORDS: \$653,097 1st 6 Mo Agt | \$959,675 Net ALP

GENERAL AGENTS



OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Megan Johnson	\$123,589	\$123,589	95		Erez Shabtay	Michael Vasu
2	Brent Bowling	108,598	239,182		81.5	Marc Salvaggi	Surace-Smith
3	Ariel Demesa	89,112	92,219		84.4	Johnny Ly	Giglione-Ackerman
4	Matthew Rodriguez	84,358	84,634	95		Christina Jauch	Simon Arias
5	Eric Thompson	82,768	131,701		78.0	Matthew Parks	Surace-Smith
6	Jasmin Gallaga	66,302	92,890		73.3	Marian Sertler	Sabrina Lloyd
7	Holly Lacey	63,324	121,456		73.6	Robert Kanaan	Imran Satti
8	Beau Southern	59,825	68,612		77.9	Aaron Haynes	Arias-Cimino
9	Daniel G Johnson	59,523	93,764	95		Andre McCallum	Zachary Hart
10	Kimberly Hamilton	52,548	66,571		80.5	Nicholas Moore	Durhon Oldham
11	Timothy Peeler	52,240	80,846	92		Eugene Garcia	Dustin Venekamp
12	Nathan Hunt	50,176	78,428		83.8	Joshua Krueger	Richard Correa
13	Michael Stuver	49,827	93,409		77.0	Ryan Fickert	Zachary Hart
14	Brody Maughan-Evanson	46,220	82,424		89.6	Thomas Vena	Simon Arias
15	Derek Foore	45,074	93,925		77.6	Marc Salvaggi	Surace-Smith
16	Alexandra Graham	44,420	55,255		72.9	Gregory Graham	David Hausman
17	Mike Paragiou	44,266	92,596		71.3	Nicholas Scordos	Surace-Smith
18	Ashley Wenning	41,563	89,522		81.0	Daniel Hartwig	Surace-Smith
19	Asiguy Haugabook	40,937	60,733		71.8	London Nelson	Kyle Johnson
20	Joseph Kanaan	39,882	60,546		80.7	Robert Kanaan	Imran Satti

ALL TIME RECORDS: \$441,101 1st 6 Mo Agt | \$624,474 Net ALP

YTD

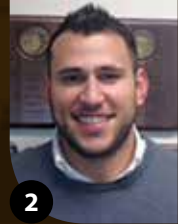
Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Brent Bowling	\$646,517	\$1,459,220		81.5	Marc Salvaggi	Surace-Smith
*2	Eric Thompson	626,835	986,397		78.0	Matthew Parks	Surace-Smith
*3	Nathan Hunt	613,379	754,564		83.8	Joshua Krueger	Richard Correa
*4	Michael Stuver	594,682	1,311,403		77.0	Ryan Fickert	Zachary Hart
*5	Ashley Wenning	531,277	1,077,511		81.0	Daniel Hartwig	Surace-Smith
6	Tom Weller	515,621	689,088		73.4	Ryan Fickert	Zachary Hart
7	Jasmin Gallaga	444,459	632,069		73.3	Marian Sertler	Sabrina Lloyd
8	DeAnthony Hartman	415,270	738,944		71.4	Rodney Ward	Zachary Hart
9	Elias Boles	398,154	706,942		76.5	Nicholas Moore	Durhon Oldham
10	Alexandra Graham	379,837	489,332		72.9	Gregory Graham	David Hausman
11	Glenn Martin	367,188	541,241		81.4	Morgan Lobello	Giglione-Ackerman
12	Derek Foore	360,836	666,194		77.6	Marc Salvaggi	Surace-Smith
13	Karen Mosley	356,204	446,416		74.5	George O'Shea	Giglione-Ackerman
14	Jenna Grola	339,236	523,962		76.9	Sokol Fazliu	Simon Arias
15	Jason Lee	320,656	336,058		73.5	Zach Otto	Sabrina Lloyd
16	Kelvin Fernandez	304,328	478,028		75.5	Christopher Akins	Laura Fisher
17	Ariana Jones	303,144	377,598		88.8	Jason Bratin	Simon Arias
18	Mike Paragiou	292,564	598,288		71.3	Nicholas Scordos	Surace-Smith
19	Casey Finley	292,247	414,982		76.6	Steve Bryant	Ryan Giddens
20	Ariel Demesa	291,666	361,344		84.4	Johnny Ly	Giglione-Ackerman

ALL TIME RECORDS: \$1,468,394 1st 6 Mo Agt | \$2,262,883 Net ALP

MASTERGENERALAGENTS



1
EREZ SHABTAY
HOUSTON, TX



2
MARC SALVAGGI
CLEVELAND, OH



3
NICHOLAS MOORE
ROCHESTER, NY



4
RYAN FICKERT
TROY, MI



5
ROBERT KANAAN
HALIFAX, NS



6
MATTHEW PARKS
CLEVELAND, OH



7
ANDRE MCCALLUM
TROY, MI



8
JOHNNY LY
EDISON, NJ



9
JULIANNE SCAVO
CORONA, CA



10
RICHMOND GERRISH
BURLINGTON, MA

OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Erez Shabtay	\$202,007	\$213,597	84.3	Michael Vasu
2	Marc Salvaggi	153,672	356,565	80.8	Surace-Smith
3	Nicholas Moore	132,772	274,100	78.3	Durhon Oldham
4	Ryan Fickert	116,805	197,519	77.0	Zachary Hart
5	Robert Kanaan	103,206	202,204	76.6	Imran Satti
6	Matthew Parks	102,188	187,602	75.3	Surace-Smith
7	Andre McCallum	98,814	152,015	75.3	Zachary Hart
8	Johnny Ly	81,121	84,839	79.1	Giglione-Ackerman
9	Julianne Scavo	76,874	93,482	71.9	Erin Allen
10	Richmond Gerrish	73,756	102,841	78.5	Laura Fisher
11	Zach Otto	62,813	151,007	73.9	Sabrina Lloyd
12	Eugene Garcia	60,163	102,096	72.4	Dustin Venekamp
13	Aaron Haynes	59,825	68,612	78.9	Arias-Cimino
14	Joshua Krueger	59,196	113,903	80.4	Richard Correa
15	Chris La Fond	56,697	114,279	83.7	Altig-Orlovic
16	Matthew Turnquist	53,935	81,225	78.1	Richard Correa
17	William Robinson	53,676	68,745	79.4	Krista Thieme
18	Jameetri Washington	53,129	70,420	73.9	Michael Vasu
19	Ernest Powell	52,595	87,978	73.7	Michael Vasu
20	Gevorg Yanukyan	52,393	85,700	79.9	Desi Dimitrova

ALL TIME RECORDS: \$438,277 1st 6 Mo Agt | \$723,872 Net ALP

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Joshua Dishong	\$1,221,987	\$1,653,280	75.9	Zachary Hart
*2	Nicholas Moore	1,166,830	2,544,894	78.3	Durhon Oldham
*3	Joshua Krueger	1,050,167	1,440,199	80.4	Richard Correa
*4	Marc Salvaggi	1,007,353	2,155,783	80.8	Surace-Smith
*5	Andre McCallum	973,204	1,261,218	75.3	Zachary Hart
6	Zach Otto	875,997	1,765,879	73.9	Sabrina Lloyd
7	Ryan Fickert	805,017	1,780,438	77.0	Zachary Hart
8	Matthew Parks	724,549	1,313,188	75.3	Surace-Smith
9	Erez Shabtay	705,868	1,027,131	84.3	Michael Vasu
10	Morgan Lobello	533,256	788,213	82.7	Giglione-Ackerman
11	Robert Smith	527,848	1,051,822	77.3	Durhon Oldham
12	Bobby Szwaja	527,425	1,185,964	76.9	Theodore Pappas
13	Daniel Hartwig	520,898	1,199,311	79.2	Surace-Smith
14	Robert Kanaan	519,178	1,411,144	76.6	Imran Satti
15	Chelsie Otto	508,057	543,232	73.4	Sabrina Lloyd
16	Dan Ikei	501,659	730,437	80.4	Altig-Orlovic
17	Steve Bryant	482,049	727,766	76.2	Ryan Giddens
18	Patrick Knouse	473,997	755,261	75.1	Slav Bitman
19	Julianne Scavo	468,717	538,578	71.9	Erin Allen
20	John Conard	466,466	753,782	75.6	Simon Arias

ALL TIME RECORDS: \$2,554,545 1st 6 Mo Agt | \$4,468,285 Net ALP

REGIONALGENERALAGENTS



1
MICHAEL LARAMIE
HOUSTON, TX



2
MATTHEW PARKS
CLEVELAND, OH



3
MATTHEW DIULUS
PITTSBURGH, PA



4
THOMAS VENA
PITTSBURGH, PA



5
COREY HELLY
EDISON, NJ

OCTOBER

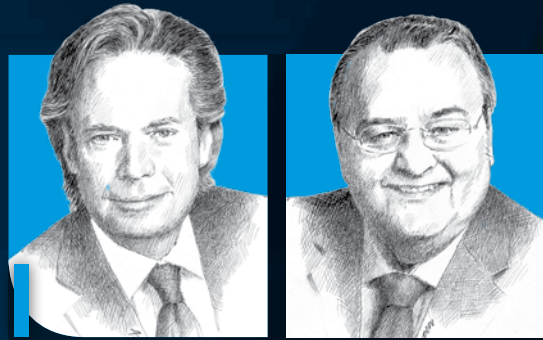
Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Michael Laramie	\$423,939	\$595,135	75.2	Michael Vasu
2	Matthew Parks	333,244	724,593	79.0	Surace-Smith
3	Matthew Diulus	274,247	380,783	71.8	Simon Arias
4	Thomas Vena	226,637	444,187	73.1	Simon Arias
5	Corey Helly	210,110	293,447	76.9	Giglione-Ackerman
6	Brett Gryska	206,486	481,057	78.4	Durhon Oldham
7	Erez Shabtay	201,219	222,875	84.1	Michael Vasu
8	Steven Redd	188,203	279,572	79.2	Mathew Hart
9	Matthew Turnquist	187,069	328,764	78.3	Richard Correa
10	Marc Salvaggi	169,436	398,884	80.8	Surace-Smith

ALL TIME RECORDS: \$980,159 1st 6 Mo Agt | \$1,435,508 Net ALP

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Matthew Diulus	\$2,747,286	\$4,158,793	71.8	Simon Arias
*2	Matthew Parks	2,345,908	5,130,704	79.0	Surace-Smith
3	Brett Gryska	2,234,753	5,529,590	78.4	Durhon Oldham
4	Corey Helly	2,214,895	3,280,509	76.9	Giglione-Ackerman
5	Thomas Vena	2,213,687	4,452,628	73.1	Simon Arias
6	Matthew Turnquist	2,199,085	3,360,043	78.3	Richard Correa
7	Michael Laramie	2,056,994	3,988,907	75.2	Michael Vasu
8	Levar Morgan	1,508,476	3,943,796	79.0	Theodore Pappas
9	Zach Otto	1,399,746	2,319,936	73.5	Sabrina Lloyd
10	Michael Gerstein	1,241,435	1,977,486	73.3	Giglione-Ackerman

ALL TIME RECORDS: \$5,230,627 1st 6 Mo Agt | \$8,242,209 Net ALP



ALTIG-ORLOVIC



MICHAEL VASU



IMRAN SATTI



DUSTIN VENEKAMP



JEREMY WELCH



DANIEL UMBERTONE



MOSWEN TAYLOR



KRISTA THIEME

TOPPERFORMANCEFACTOR



DUSTIN VENEKAMP
Category IV
153.2% Performance Factor



KRISTA THIEME
Category VIII
149.2% Performance Factor



DORIAN BROWN
Category VIII
145.8% Performance Factor

Top three every month by performance factor.

OCTOBER

Category	PF	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Altig-Orlovic	125.2	\$1,180,641	\$1,105,000	106.8	\$2,871,621	\$2,000,000	143.6	\$4,052,262	18.0		80.1
Zachary Hart	105.1	318,087	340,000	93.6	295,084	253,000	116.6	613,171	16.8		77.0
II Michael Vasu	132.6	\$422,932	\$240,000	176.2	\$177,874	\$200,000	88.9	\$600,806	21.0		77.6
Cohen-Cohen	107.1	160,226	160,000	100.1	366,006	321,000	114.0	526,232	18.9		81.7
III Imran Satti	113.8	\$154,123	\$155,000	99.4	\$207,729	\$162,000	128.2	\$361,852	20.7		77.6
Josh Chalom	108.6	92,119	70,000	131.6	129,176	151,000	85.5	221,295	62.6		79.5
Matt Henderson	107.3	133,005	145,000	91.7	133,912	109,000	122.9	266,917	44.0		75.0
IV Dustin Venekamp	153.2	\$153,517	\$100,000	153.5	\$126,971	\$83,000	153.0	\$280,488	183.7		77.9
Mathew Hart	139.8	186,786	120,000	155.7	94,189	76,000	123.9	280,975	24.6		78.5
Cindy Furer	98.6	62,803	75,000	83.7	139,518	123,000	113.4	202,321	30.6		78.7
V Jeremy Welch	111.6	\$95,774	\$65,000	147.3	\$37,922	\$50,000	75.8	\$133,696	66.6		72.4
Desi Dimitrova	96.6	93,191	80,000	116.5	51,365	67,000	76.7	144,556	24.4		79.7
Chad Deley	92.5	51,939	65,000	79.9	95,576	91,000	105.0	147,515	18.4		75.0
VI Daniel Umbertone	130.6	\$75,215	\$45,000	167.1	\$47,020	\$50,000	94.0	\$122,235	20.6		81.6
Albert Serur	124.8	63,250	45,000	140.6	63,209	58,000	109.0	126,460	32.7		74.8
Tiffany Roland	119.9	49,637	45,000	110.3	73,816	57,000	129.5	123,453	85.3		78.6
Corey Neff	105.4	77,625	55,000	141.1	29,236	42,000	69.6	106,862	35.0		71.2
Dorian Oldham	103.1	36,486	50,000	73.0	73,229	55,000	133.1	109,715	13.5		75.5
VII Moswen Taylor	102.2	\$60,988	\$45,000	135.5	\$28,944	\$42,000	68.9	\$89,932	19.2		79.9
Travis Moody	101.5	39,115	45,000	86.9	48,746	42,000	116.1	87,862	12.3		80.3
VIII Krista Thieme	149.2	\$54,189	\$26,000	208.4	\$23,373	\$26,000	89.9	\$77,562	247.0		73.8
Dorian Brown	145.8	42,029	45,000	93.4	41,613	21,000	198.2	83,641	176.6		71.7
Cisco Perez	120.1	35,263	35,000	100.8	47,431	34,000	139.5	82,694	23.9		76.8
Chad Potts	109.0	20,820	19,500	106.8	30,059	27,000	111.3	50,878	N/A	98	

YTD

Category	PF	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Zachary Hart	107.6	\$3,488,936	\$3,400,000	102.6	\$2,847,139	\$2,530,000	112.5	\$6,336,075	25.3		77.0
Theodore Pappas	105.4	2,748,352	2,600,000	105.7	4,359,054	4,150,000	105.0	7,107,406	22.2		78.3
Gigliione-Ackerman	105.2	4,219,214	3,500,000	120.5	2,656,959	2,960,000	89.8	6,876,173	26.8		76.1
Altig-Orlovic	101.8	11,351,816	11,050,000	102.7	20,188,897	20,000,000	100.9	31,540,713	15.1		80.1
II Michael Vasu	115.0	\$2,506,039	\$2,400,000	104.4	\$2,510,757	\$2,000,000	125.5	\$5,016,796	38.2		77.6
Durhon Oldham	101.1	2,233,006	2,200,000	101.5	3,333,765	3,310,000	100.7	5,566,771	14.1		78.5
III Matt Henderson	106.5	\$1,726,456	\$1,450,000	119.1	\$1,023,746	\$1,090,000	93.9	\$2,750,202	24.7		75.0
Laura Fisher	102.2	1,816,387	2,000,000	90.8	1,362,482	1,200,000	113.5	3,178,869	17.9		74.3
IV Dustin Venekamp	113.5	\$1,089,972	\$1,000,000	109.0	\$979,840	\$830,000	118.1	\$2,069,812	29.0		77.9
Mathew Hart	107.4	1,129,325	1,200,000	94.1	916,790	760,000	120.6	2,046,115	16.7		78.5
V Chad Deley	100.7	\$505,403	\$650,000	77.8	\$1,125,187	\$910,000	123.6	\$1,630,590	27.6		75.0
Eric Cochran	98.7	675,977	700,000	96.6	766,112	760,000	100.8	1,442,089	21.3		82.6
VI Albert Serur	124.6	\$610,755	\$450,000	135.7	\$658,479	\$580,000	113.5	\$1,269,234	55.4		74.8
Corey Neff	123.4	885,332	550,000	161.0	360,567	420,000	85.8	1,245,899	54.7		71.2
Daniel Umbertone	119.8	558,863	450,000	124.2	576,835	500,000	115.4	1,135,698	37.5		81.6
Dorian Oldham	102.0	525,737	500,000	105.1	543,652	550,000	98.8	1,069,389	22.5		75.5
Tiffany Roland	101.6	455,908	450,000	101.3	580,527	570,000	101.8	1,036,435	41.3		78.6
VII Travis Moody	118.6	\$397,566	\$450,000	88.3	\$624,837	\$420,000	148.8	\$1,022,403	36.3		80.3
Moswen Taylor	111.7	581,859	450,000	129.3	395,006	420,000	94.0	976,865	75.8		79.9
Jared Cleckner	94.2	421,666	400,000	105.4	314,997	380,000	82.9	736,662	24.0		71.6
VIII Cisco Perez	133.7	\$560,811	\$350,000	160.2	\$364,529	\$340,000	107.2	\$925,340	54.6		76.8
Dorian Brown	122.1	418,475	450,000	93.0	317,643	210,000	151.3	736,118	28.6		71.7
Chad Potts	119.2	24,038	19,500	123.3	31,059	27,000	115.0	55,097	N/A	98	
Krista Thieme	101.4	414,136	260,000	159.3	113,330	260,000	43.6	527,466	91.6		73.8

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% Growth and 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-VIII will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

CATEGORY I



1
SUSAN GILBERT
CHICAGO, IL



2
JESSICA TREYBICK
POUGHKEEPSIE, NY

CATEGORY II



1
ROBIN ANDRADE
KINGSTON, MA



2
TAMI WILLIAMS
WESTFIELD, IN

CATEGORY III



1
TONY ANDERSON
INDIANAPOLIS, IN



2
DAVID BLAISDELL
GOODLETTSVILLE, TN

CATEGORY IV



1
KEN ALTIZER
MT. NEBO, WV



2
DION DIZON
KAPOLEI, HI

TOPROOKIE



CASEY CASH
CLINTON, MT

ICEBREAKER



STEPHANIE BAUMANN
SPOKANE, WA

TOPMANAGER



KATHERINE PRATT
CUYAHOGA FALLS, OH

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

CATEGORY	POPULATION
1	over 11,000,000
2	8,000,000 to 10,999,000
3	5,000,000 to 7,999,999
4	Under 5,000,000

ROOKIE: Reps with 2015 Hire Date
ICEBREAKER: Reps with 2016 Hire Date
PR MANAGER: Overall card growth at the end of the current month over previous year.

OCTOBER

Category	Rank	Cards	Location/Manager
I	1	2,463	Chicago/Dawn Trudden
	2	2,217	NY City/Brian Ryan
	3	1,909	PA/Katherine Pratt
	4	1,829	AZ/Jason Beckman
	5	1,639	OH/Judy Spade
II	1	2,853	Mass & RI/Rosanna Gill
	2	2,810	IN/Michelle Baxter
	3	2,276	PA/Katherine Pratt
	4	2,033	ON/Jacqueline Lowe
	5	1,964	Houston/Jason Beckman
III	1	2,455	IN/Tami Williams
	2	2,105	TN & SW NC/Beth Farm
	3	1,509	BC/Jacqueline Lowe
	4	1,153	CT & W Mass/Rosanna Gill
	5	1,072	CO /Cindy Cleary
IV	1	5,222	WV/Tami Williams
	2	2,169	HI/Daryl Barnett
	3	1,695	Maine & NH/Rosanna Gill
	4	1,404	Maritimes/Melissa Lively
	5	1,368	BC/Deborah Boles
Rookie	1	1,100	MT/Denise Gilbert
IceBreaker	1	803	WA/Jason Beckman

ALL TIME RECORD: 18,960 Cards

MANAGERS: OCTOBER

Rank	Cards	Location/Manager
1	4,148	Denise Gilbert
2	4,144	Michelle Baxter
3	3,258	Denise Gilbert
4	2,719	Laurie Onasch
5	2,031	Jason Beckman

YTD

Category	Rank	Cards	Location/Manager
I	*1	32,999	AZ/Jason Beckman
	*2	23,996	NorCal & Reno/Jason Beckman
	3	19,505	NY City/Brian Ryan
	4	17,791	NJ/Brian Ryan
	5	14,214	PA/Katherine Pratt
II	*1	20,438	Mass & RI/Rosanna Gill
	*2	12,326	BC/Deborah Boles
	3	12,275	ON/Jacqueline Lowe
	4	10,679	NY State/JT Tasker
	5	9,693	NY State/JT Tasker
III	*1	14,958	TN & SW NC/Beth Farm
	*2	12,695	S OH/Tami Williams
	3	11,291	MN/Dawn Trudden
	4	10,175	NV/Jason Beckman
	5	9,596	MN/Dawn Trudden
IV	*1	14,197	WV/Tami Williams
	*2	12,686	KS & NW MO/Cindy Cleary
	3	11,841	HI/Daryl Barnett
	4	11,503	IA/Dawn Trudden
	5	11,300	BC/Deborah Boles

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: YTD


Rank	Cards	Location/Manager
*1	19,902	Michelle Baxter
*2	18,819	Laurie Onasch
*3	10,670	Patti Morgan
4	10,228	Denise Gilbert
5	8,569	Jason Beckman

BONUS: OCTOBER

Ken Altizer	Casey Cash	Vivian Dwyer	Krissa Hensley	Kimberly McGuire	Chas Robinson	Jessica Treybick
Donna Altshue	Fran Christie	George Farenthold	Brett Hulme	Kevin McKeen	Rebecca Rozario	Bryan Uhl
Tony Anderson	Cheryl Cook	Viki Farr	Shane Knowles	Pam Monetti	Irene Rurycz	Leo VanDenBussche
Robin Andrade	Michael Cooper	Tommy Flynn	Cindy Kunce	Jermaine Moore	Steve Sanchez	Lori Vaughn
Malka Arony	Amanda Cross	Mark Gagliardi	Donna LaMontagna	George Murry	David Scalisi	John Wagner
Stephanie Baumann	Travis Daniels	Susan Gilbert	Timothy Leary	Tim O'Connor	Crystal Senour	Al Wall
Ralph Beard	Robin Denham	Laurie Gruber	Larry Lozano	Steve Orcheron	Patrena Smith	Lisa West
Lisa Bennett	Brenda Di Somma	Lisa Guay	Lacy Martin	Kathy Pappas	Tracy Smith	
Gabriela Berloni	Dion Dizon	Anna Guido Rohrer	Stephen Matous	Nicole Pate	Rona Pileggi Spano	
David Blaisdell	Jeanette Dodd	Jeffrey Hapke	Nicole McCarthy	Janis Pitts	Don Spohn	
Lou Nell Busby	Darrell Dorey	Jerry Hartnett	Lisa McGee	Cas Robinson	Randy Stockley	


WORLD'S GREATEST BONUS

1




TINA JANTI
\$13,853
Altig-Orlovic

2




AL ALKURDI
\$11,107
Bob Olson

3




MICHAEL VAN DELFT
\$8,876
Imran Satti

4



ALAN SEDAGHAT
\$8,692
Altig-Orlovic

5



BENJAMIN AINSCOUGH
\$8,182
Altig-Orlovic

OCTOBER BONUS LEADERS

PAYOUT: \$2,084,277

QUALIFIERS: 3,747

\$ 13,853 Tina Janti	\$ 3,373 Jonni Ng	\$ 2,616 Michael Steimle	\$ 2,259 Eric Peyton	\$ 1,923 Matthew Castelli
11,107 Al Alkurd	3,361 Violetta Goldman	2,610 Sara Rostamijalilian	2,250 Kaleiokamaile Viena	1,923 Martuan Sample
8,876 Michael van Delft	3,335 Frano Covic	2,607 Derek Thompson	2,231 Anthony Petrosky	1,921 Joseph Massucci
8,692 Alan Sedaghat	3,317 Jonathan Cormier	2,589 Timothy Robinson	2,206 Debra Small	1,914 Devon Justice
8,182 Benjamin Ainscough	3,310 Steven Snider	2,572 Aaron R Smith	2,184 Kasey Williamson	1,912 Alden Okamura
7,583 Jose Rubio	3,298 Omar Hashimi	2,571 Trevor Bailey	2,180 Max Quasem	1,897 Abena Edwards
6,802 Muhammed Ashraf	3,274 Ryan Vance	2,562 Bryan Juskiw	2,174 Felipe Machado-Santanna	1,893 Bryan Froneyerberger
6,340 Joey Kennedy	3,227 Robert Adrahtas	2,558 Joseph Corwin	2,170 William Parmeter	1,884 Kamillah Brock
5,995 Katie Massart	3,226 Logan Klink	2,479 David Hrobochak	2,167 Scott Florin	1,882 Crystal Melao
5,917 Bruce Viaje	3,208 Dina Boghdady	2,479 Tiffney Harmouche	2,163 Eric Saffold	1,872 Jacqueline Troia
5,776 Tevita Tupouniua	3,173 Phi Phan	2,460 Orett Nelson	2,161 Daniel Montoya	1,870 Rawad Elghadban
5,316 Paul Smith	3,160 Tyler McKnight	2,438 Behrad Baghbanian	2,159 Antoinette Williams	1,865 Daniel Perkins
5,132 Mark Lomonaco	3,138 Seema Gakhar	2,437 Johnny Kruco	2,143 Charles Belt	1,863 Timothy Cruise
5,111 George Kamel	3,075 Stacey Moss	2,417 Alma B Gonzalez	2,135 Virakbot Ung	1,859 James Terry
5,011 Massoud Vaziri	3,052 Myaa Fallon	2,408 Jeffrey Lindberg	2,134 Daniel Martinsen	1,832 Joseph Hedborn
4,851 Brandon Minor	3,041 Joachim Jean	2,406 Clayton Slaughter	2,122 Christabel Ormelas	1,821 Geri Hedrick
4,721 Mark Dushaj	3,017 Ana Coria	2,404 Beatriz Chacon Huizar	2,102 Igor Melcharek	1,819 Alexis Marin
4,699 Shome Brown	2,997 Kashala Guiden	2,391 Eric LaBossiere	2,099 Alexander Shpirt	1,802 Jordon Graham
4,694 Henry Ingraham	2,989 Jennifer Mok	2,391 Scott Remmey	2,090 Oscar Gastelum	1,797 Lora Beronja
4,665 Mark Neilson	2,985 Christopher Bungay	2,368 Jenny Alvarez	2,083 Cameron Marcus	1,789 Priscila Gonzalez
4,237 Kevin Gillum	2,980 Amy Shui	2,365 John Lamere	2,082 Andrew Hynan	1,784 Holly Simpson
4,191 Oleg Novitchii	2,963 Marvin Fernandez	2,362 Dwayne Nabors	2,081 Steven Stensrud	1,769 William Krekeler
4,189 Christopher Bennett	2,937 Cherri Xie	2,357 Geoffrey Quigley	2,078 Van Ortega	1,767 Graciela Calderon
4,152 Ryan Kendl	2,901 Payman Ghaynsari	2,353 Mricia Tucker	2,073 Sophony Jorvelus	1,747 Tasha Tucker
4,133 Dario Messina	2,871 Joshua Rauser	2,336 Winnell Powell	2,055 Maxon Elozier	1,747 Jeramey Pitman
4,095 Lee van Delft	2,870 Jesusdieu Portilus	2,336 Alvin Ali	2,046 Glyn Hurst	1,745 Peter Gabranski
3,823 Jarred Spanbauer	2,865 Michael Mallia	2,330 Riley Peters	2,045 Melissa Losk	1,745 Kelly Collins
3,754 Roghie Hassan Loo	2,864 Brett Maurice	2,328 Erna Gasanin	2,044 Benton Tong	1,738 Garret Kun
3,745 Derek Woo	2,848 Ronald Rivera	2,324 John Cochrane	2,043 Elba Diaz	1,731 Michael Burningham
3,695 Igwe Nwagwu	2,823 Mary Robinson	2,318 Richard Millington	2,035 Matthew Sportini	1,731 Alex Paguio
3,689 Joseph Sarasin	2,821 Richard Carter	2,317 Randy Souliers	2,025 Michael Trinh	1,730 Scott Hannon
3,659 Kevin Ishikane	2,807 Ricardo Benson	2,313 Michael Clements	2,003 Michael Klotz	1,726 Tanya Labinowicz
3,632 Brock Lampee	2,798 Gian Trinidad	1,994 Raymond Ramos	1,994 Raymond Ramos	1,725 Carmela Pellen
3,587 Mike Sukhbaatar	2,736 David Herchick	1,985 Travis Picklesimer	1,977 Orby Kelley	1,711 Ana Sanchez
3,560 Janice Moseychuck	2,730 Nuzha Daadouch	1,977 Steven Warner	1,975 Sharif Grays	1,706 Stuart Pagan
3,532 Bruce Tan	2,718 Ormeda Pattison	1,963 Justin Germany	1,963 Justin Germany	1,702 Tanya Warner
3,528 Daniel Souza	2,672 Ellen Schultz	1,956 Anthony Burke	1,949 Marc Demilia	1,700 Lleison Martinez
3,521 Lily Sakai	2,623 Ashley Rust	1,949 Marc Demilia	1,949 Marc Demilia	1,700 Bradley Christiansen
3,487 Daniel Li	2,620 Daniel Toshner	1,944 Joey Sales	1,699 Angela DeVivo	1,699 Bradley Fordyce
3,416 Matthew Neish	2,618 Elba Vargas	1,942 Daniel Hanson	1,691 April Rivera	1,691 Joey Sales
3,410 Luc Do				

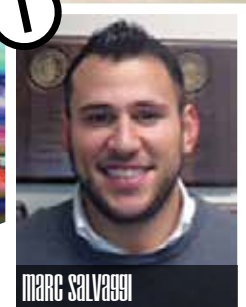

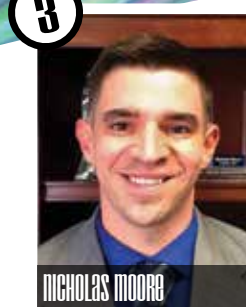


\$ 1,684 Maria Fe Abad-Barte	\$ 1,482 Brenda Fox	\$ 1,341 Joshua Bailey	\$ 1,206 LaTonya Tucker	\$ 1,098 Kathryn Donlon
1,684 Lincoln Dziekonski	1,481 Richard Bentley	1,334 Mahadai Kryshundayal	1,201 Brantley Smith	1,096 Youssef Jardaneh
1,681 Amanda Johnson	1,479 Kimberle Spooner	1,332 Daniel Juskiw	1,200 Paul Cossier	1,095 Milton Benson
1,679 David Duddy	1,478 Phillip Waisman	1,330 Fadi Nassar	1,197 Kyle Colvis	1,091 Shyangela Collins
1,679 Jose Viramontes	1,475 Johana Fartouh	1,329 Craig Arakawa	1,197 Daniel Dobyns	1,091 Nicholas Triantafyllidis
1,678 Brooklyn Mims	1,471 Noel Rose	1,329 Kelly Ekker	1,196 Joel MacDonald	1,090 Jason Bratin
1,674 Llewellyn Cooper	1,467 Gregory Graham	1,325 John Sparby	1,196 Ian Pickett	1,089 Nickoy Hylton
1,671 Brian Cabral	1,466 Erika Torres	1,324 Tachane Joseph	1,195 Mary Franklin	1,089 Kathryn Fell
1,665 Sterling Tallman	1,465 Stevie Lopez	1,321 Crystal Nedlik	1,194 Kyle Alden	1,089 Michael Botond
1,652 Justin Allain	1,452 Ruben Soberanes	1,318 Luis Miranda	1,193 Candice Rezzo	1,089 Jeffrey Hudson
1,651 Eddie Gonzales	1,448 Kiran Arshi	1,317 Julian Dickinson	1,191 Tarek Elabasy	1,089 Maren Conway
1,650 David Rigney	1,447 Sarah Roy	1,316 Stephanie Novel	1,190 Michael Glynn	1,087 Zachary Taniguchi
1,645 Andrew Leah	1,446 Jacob Gianguli	1,314 Hakan Ozalpasan	1,188 Revawn Wilson	1,085 Michael McClintock
1,644 Mike Allen	1,442 James Bailey	1,311 Daniel Prinz	1,187 Gladis Orozco	1,080 Robert Ulreich
1,644 Noli Alea	1,441 Ryan Fogel	1,307 Nicholas Walsh	1,186 John Pham	1,079 Nathan Montgomery
1,643 Michael Barahona	1,441 Vanessa Ventura-Sandoval	1,299 Austin Timmons	1,185 John Mura	1,077 Abby Muller
1,640 Carlos Garcia	1,437 Joseph Cashman	1,299 Elizabeth Goldsberry	1,184 Benjamin Pohlman	1,077 Andrew Bogeas
1,639 Chase Hrivnak	1,433 Noreen McNear	1,297 Hunter Houvener	1,183 Samantha Diaz	1,075 Eric Salado
1,639 Yamid Mendoza Sanchez	1,430 Daniel G Johnson	1,294 Douglas Clarke	1,183 Anthony Capecci	1,075 Fritznel Octave
1,638 Casondra Mil	1,429 James Putzulu	1,293 Keri Roberts	1,180 Andrew Brown	1,074 Bernardo Lopez
1,638 Adisleydy Leyva Gongora	1,428 Brian Thai	1,293 Mathew Simonson	1,179 Ashley Bodnar	1,074 Kevin Silva
1,634 Kent Phillips	1,424 Peter Gordon	1,292 Hunter Houvener	1,175 Yadollah Pourjalali	1,071 Saul Morillo Batista
1,632 Angel Martinez	1,422 Yuriy Kosovan	1,292 Hector Guzman	1,173 Steven Baum	1,070 Carlo Buhay
1,630 Shelby Poston	1,421 Clarissa Garrido	1,291 Joseph Gniadek	1,172 Wendy Peterman	1,070 Elizabeth Giesta
1,614 George Connell	1,414 Zachary Button	1,280 Dennis Lovett	1,170 Babajide Obashoto	1,070 Chelsea Peacock
1,611 Mitchell Page	1,414 Brady Foreman	1,278 Julia Proshkov	1,166 DeAnthony Hartman	1,067 Cherril Howard
1,607 Felicia Steele	1,412 Iryna Borynska	1,278 Levi Nicolai	1,166 Belgis Mansour	1,066 Daniel Yoder
1,606 Adrian Segalla	1,409 Thomas McHugh	1,276 Maggie Rhodes	1,161 Timothy Peeler	1,065 Min Jiang
1,601 Nathalie Figueroa Brea	1,406 Abyssinia Hammouri-Davis	1,274 Amber Wood	1,160 Mark Harhager	1,063 Daniel Walton
1,595 Eugene Garcia	1,405 William Lenhard	1,273 Craig Strompf	1,159 Lea Bazan	1,059 Samuel Montgomery
1,592 John Lyons	1,400 Eric Pauls	1,264 Lynn Doolittle	1,157 Norine Fortier	1,058 Awa Babou
1,590 Alyssa Wiebe	1,399 Patrick Rowe	1,264 Saul Lopez	1,154 Juhee Lee	1,056 Jeremy Osborn
1,586 Donald Stone	1,399 Junbin Koh	1,261 Henderson Hoyte	1,153 Sonja Crasler	1,055 Kristina McLain
1,566 Sam Chan	1,397 Steven Sparkes	1,261 Robert Park	1,153 Joy Takafuji	1,054 Adam Peters
1,564 Brennan Fedorko	1,395 Nicholas Deliberto	1,259 Christopher Smith	1,151 Garrett Gates	1,050 Christal Hawthorne
1,563 LaDelus Brown	1,392 Brandon Cooley	1,259 Auston Mavrak	1,150 Mark Hart	1,050 Tamara Spiller
1,562 Sydney Bouchard	1,389 Clinton Kerbs	1,258 Cleopatra Sola	1,147 LaToya Walker	1,050 Marisha Sommerville
1,562 Johnny Remy	1,385 Marzuwaa Brown	1,258 Al-Karim Walji	1,146 Stephen Michalek	1,050 Alexander Poff
1,559 Jaclyn Finafrock	1,383 Pejman Hesami	1,256 Mark Maddocks	1,146 Jordan Giove	1,049 Michael Lee
1,554 Casey Jarratt	1,382 Saksya Pachas	1,254 Stephanie Baker	1,140 Kory Louvelle	1,046 Omwattie Punchihewa
1,549 Matthew Zang	1,381 Nicholas Wood	1,254 Mary Hyatt	1,133 Tyson DellaSilva	1,045 Alexander Tanner
1,546 Joshua Hammond	1,381 Brian Keamey	1,252 Tad Teeters	1,132 Peter Davis	1,043 Damaris Henderson
1,543 Corey Bednarz	1,378 Bernard Ballou	1,248 Tobe Pope	1,131 Cory Quaife	1,042 Michael Bush
1,542 Timothy Copenhaver	1,378 Kaisee Cogswell	1,247 Justin LoPatriello	1,130 Manuela Olivares	1,042 Marisa Willgruber
1,539 Paul Angelopoulos	1,378 Roberto Navarro	1,247 Roberto Navarro	1,129 Peter Kaplanis	1,042 Stephen Ivins
1,539 George Bort	1,377 Samsom Adelufosi	1,246 Patrick Donovan	1,128 Christopher Little	1,040 Joaquin Santos
1,536 Seth Collins	1,376 Shiv Patel	1,245 Matt McBride	1,128 Joyce Vang	1,040 Taylor Black
1,535 Hannah Lowery	1,375 Hieu Tran	1,245 Satnam Vohra	1,124 Sean Grant	1,039 David Dales
1,529 Bricia Acosta	1,375 Jennifer Holliday	1,240 Peer Shmelzer	1,123 Matthew Russell	1,037 Greta Wilson
1,526 Neil Selley	1,375 Kalen Dugan	1,234 Melinda Skinner	1,122 Kendall Scavo	1,033 Britni Kwicic
1,525 Zachary Bradshaw	1,371 Brandon Salbedo	1,228 Agner Espana	1,122 Shantee Willis-Long	1,033 James Clark Jr
1,522 Harley Miles	1,370 Raymond Lopez	1,228 Derek Swaniver	1,121 Troy Temple	1,032 Richard Sidoti
1,521 Ruben Cuevas	1,368 Ali Evans	1,228 Kenneth Brock	1,118 Jaime Morrison	1,031 Alexa Vega
1,515 Laurekins Pardovani	1,367 Patricia Lambert	1,227 Dana Black	1,117 Curtis LeBlanc	1,029 Mollie Uphoff
1,513 Sharon Barnes	1,363 Bennett Smith	1,226 Eva Holloway	1,114 Rubin Chaimov	1,027 Timothy Stewart
1,513 Alex Smith	1,363 Vishwanath Sankaran	1,226 Elifranc Deus	1,113 Eli Doumit	1,025 Lauren Carreon
1,513 Jamie Tan	1,362 Dylan Klotz	1,226 Maria Williams	1,113 Kenan Hyseni	1,025 Michael Desharmais
1,510 Zorica Lucic	1,359 Charles Gotcher	1,225 Ryan Ohm	1,111 Dustin Edgell	1,021 Easton Christensen
1,506 Donald Gregoire	1,358 Mike Paragjori	1,224 Olesya Wegner	1,111 Donnell DuBose	1,021 Devin Husband
1,504 Gabriel Manzo	1,356 Hector Sartori	1,218 Eboni Cross	1,109 Corey Niro	1,020 Brian Hutchings
1,504 Raynaldo Lafontant	1,356 Brittany Smart	1,217 Jeffrey Martin	1,109 Enkh Amgalan Gerelt	1,018 Colton Gould
1,498 Kenneth Skeen	1,348 Susan Cousineau	1,211 Darius Rowan	1,107 Scott Galliford	1,017 Leticia Fields
1,495 Christopher Rose	1,346 Alex Castro	1,211 Funmilola Etumade	1,105 Kasali Kotun	1,016 Matthew Tallman
1,494 Bradley Fordyce	1,345 Matthew Wolfanger	1,208 Daniel Bean	1,104 Randi Newman	1,016 Robin Gonzalez
1,491 Darrell Asbell	1,345 Brian Pace	1,208 Winterlee Misilagi	1,102 Shayla Williamson	1,015 Michael Rice
1,490 David Rockway	1,343 Kellen Knapton	1,208 Ryan Beuc	1,100 Lisa Martin	1,015 Oscar Cardoza

WORLD'S GREATEST BONUS - CONTINUED

WGB recognition is based on \$1,500 weekly ALP minimum achievement level

\$ 1,014 Connor Seemann	\$ 926 Nicki Griffiths	\$ 849 Shea Cannon	\$ 789 Vasile Bagazzoli	\$ 737 Asiguy Haugabook	\$ 688 Steve Marker	\$ 651 Dwight Dube	\$ 602 Marco Camire	\$ 565 Scott Lloyd	\$ 534 Alayna Achee
1,014 Yvette Mompoin	926 Allison Lamb	845 Gary Stevens	789 Jeremy Barrows	736 Brandon Haley	687 Elizabeth Dean	649 Armen Tovmasyan	598 Ronald Knoedler	565 Paramjit Sangha	534 Michael Ronan
1,013 Harvey Quinn	925 Joseph Tomanovich	845 Brandon Crosby	788 Tibor Simon	735 Akanete Leone	686 Paul Ormes	649 Devan Grissom	598 Damaisy Ludwig	564 Jennifer Kroman	533 Nicole Khochaba
1,011 Christopher Leisure	925 David Doles	845 Muhammed Hassen	786 Marcia McDuffie	735 Rayleen Kama	686 Cheetara Austin	649 Moises Zaldivar	597 Robert Mulvey	564 Patrick Locke	533 Shana Boyd
1,010 Samantha Herrera	925 Daniel Foore	844 Kevin Williamson	786 Kimberly Alston	735 Stephen Farnsworth	685 Jasmine Rose	648 Steven Barton	596 Phillip Mulvey	563 Matelita Enosi	533 Jonathan Hayward
1,007 Charles Carroll	925 Heather Moran	844 Joseph Rotolo	783 Valerie Vess	734 Tara Taylor	685 Jean-Serge Mary	648 Guthrie Noonan	596 Erin Smith	563 Eric O'Neill	532 Maria Quezada-Figueroa
1,006 Paul Campbell	924 Matthew Lukesh	843 Ronald Marx	783 Sean Walsh	733 Cheryl Davey	685 Jesse Medina Nunez	646 Matthew Conrad	595 Liam Waters	563 Steven Trattar	531 Patrick Rieger
1,005 Andy Dorf	923 Naqqash Chaudhry	840 Tonya Stringer	782 Skay Nusenu	731 Benedicto Hernandez	685 Antonio Orlina	645 Maureen Bobilya	594 Evelin Castro-Sharif	562 Anthony Dixon	530 Chirotam Ilolkwu
1,005 Jane Schelke	923 Holly Lacey	840 Carlos Class	782 Tracy Lepore	730 Moana Faumuina	685 Ryan Vannoy	644 Lineti Pasikala	594 Heulett Suggs	562 Gerilyn Bertoli	529 Marlene Jaco
1,005 Derron Alexander	923 Albert Olesko	840 Tara Haughney	781 Ivan Leung	730 Timothy Brown	685 Victoria Varney	643 Curtis Henderson	593 Kendra Johnson-Williams	562 Rachel Folker	528 Elizabeth Wiita
1,002 George Lahamedjian	922 Stephanie Brockman	839 Vanessa Delery	781 Justin Bustos	730 Gaston Morales	684 Sean Simms	643 Hussain Aldigs	593 Candi Carlisle	561 Shanita Ellmers	528 Edgar Irizarry
998 Juan Estevez	922 Lisa Gomez	838 Alaa Mohamed Khalil	781 Marcus Martin	729 Julie Aprahamian	684 Jeanne Schulte	642 Mark Biehl	593 Nicholas Shelton	561 Jeffrey Thornton	527 Anel Ortiz
998 Abraham Mogilevsky	919 Tiffany Riley	837 Orlando Mayorga	780 Kai O'Kelly	729 Nathanael Dean	684 Jason Kuepfer	641 Benjamin Pechianu	592 Bennett Berning	561 Candy Henderson	527 Kay Pomroy
996 Terrence Smith	918 Stephanie Shindle	837 Helen Taylor	780 Anthony Ferraro	727 Gary Quesada	683 Brian Woods	640 Haydee Burrola	592 Angel Tse	558 Robert Rummel	526 Jonathan Maust
994 Bobby Davis	918 Lafi Papalii	835 Victoria Wippich	779 Arnold Iacoviello	727 Anita Ferris	682 Armenak Artinian	640 Cameron Heinekey	591 Javier Diaz	558 Rami Rekola	526 Louis Heyward
994 Kale Klontz	916 Robert Drake	834 Shakera Blackmon	776 Kimberly Barrett	727 Ashley Smith	681 Heybert Moyer	640 Michael Geary	591 Michael Geary	558 Robin Tanner	526 Martin Galindo
993 Scott Wheeler	915 Jocelyn Bolito	833 Nala Sifford	776 Douglas Taylor	726 Phillip Spicer	680 Pedro Munoz	639 Michael Stelly	590 Kristie Robinson Jones	556 Jeffrey Berg	525 Corey Cox
993 Alex Loosli	914 Karen Gates	832 Erin Moyer	774 Summyer Rademacher	726 David Schanuel	680 Aaron Ybarra	638 Curtis Rogers	590 Jamie Van Quathem	555 Cynthia Melchor	525 Jordan Turner
992 Rebecca Sheffer	914 Kyle Lewicki	831 Cornelius Holder	773 Gerard Armstrong	725 Daniel Shamailov	679 Trevor Tollefson	638 Jett Barnes	590 Brandon Thompson	555 Michael Fuscardo	525 Antonio Ramirez Jr
992 Tina Nelson	913 Angeliq Piquion	830 Gloria Mendoza	772 Gloria Mendoza	724 Daniche Rodriguez	679 Franklin Loeffler	637 Leonard Ligotti	590 Sarah Madro	554 Horace Johnson	525 Spencer Nichols
990 James Snipes	913 David Nham	829 Ethan Oftedahl	771 Brian Murray	723 Calvin Shaw	679 Meaghan Kehl	636 Jeremy Jackson	589 Darraevious Lyons	554 Samantha Tshuma	525 Desmond Wade
989 Jon Golin	912 Karen Fleming	828 William Barker	771 Jonathan Emura	722 Brenda Tellez	678 Issac Estrada	635 Randall Begin	589 Brandon Hughes	553 Willie Reeves	525 Lauren Benway
989 Kelli Higgins-Jones	912 Alison Sterzer	828 Sophia Williams	771 Lee Goldman	721 Noel Bonomi	677 Yolanda Harris	635 Leah Martin	589 Ahmed Pruitt	553 Jameetri Washington	523 John Keslar
986 Kamal Tayyib	909 Ryan Weiss	828 Thomas Farrell	771 Randy Castillo	721 Andrea Kessler	677 Eric Stjernholm	635 Morgan Dennis	589 Katalina Halaunga	552 Elvis Durakovic	523 Markanthony Smith
986 Sherry Schick	908 Mathew White	825 Quentin Guyton	771 Shaefer Pacada	720 Collin Jordan	676 Anthony Sava	635 Jacob Kieffer	588 Brandon Mogel	552 Stephanie Kell	521 Kelly Beyer
985 Katrina Ricks	907 Kimberly Quinn	825 Michael Davis	771 Richard Marcks	719 Diana Karch	674 Claire Morgan	634 Lalitha Janardhanan	588 James Barron	551 Angelina Underhill	521 Robert Burnup
983 Elidhet Soto	907 Badr Elkousy	825 Todd Powers	770 Calvin Irving	719 Marcus Phipps	674 Kiera Smith	633 Daniel Heath	588 Tara Mast	551 Jennifer Judd	521 Mary O'Brien
983 Sacramento Juarez	904 Cathleen Hairston	824 Kasey White	770 MacNeal Lashley	719 Brandy Nicholson	674 Christina Sadler	633 Samuel Baldrige	588 Christina Meyer	551 Keyona Lopez	521 Arthur Westergren
983 Sarah Santana	903 Yannick Longchamps	824 Donald Ely	769 Kindra Barnes	718 Ashley Mayo	674 Ryan Locke	633 Christopher Kopietz	587 Tanja Gagic	551 Ariel Earley	520 Jennifer Dettmann
982 Taryn Broussard	903 David Ruhara	824 Nancy Shershen	768 Jagdish Sukhu	718 Braden Hale	674 Dia Ghandour	633 Rachel Brown	587 Michael Perry	551 Rebekah Hernandez	520 Larry Finch
982 Stefan Johansson	903 Carly Ferraro	824 Stefan Seokhoo	767 Daniel Dunham	718 Taryn McArthur	673 Sierra Healy	632 Denise Hendricks	586 Susan Scott	550 Keith Johnston	519 Jarumy Parra
981 Jon Flexner	902 Kim Gouge	822 Austin Smith	766 Austin Smith	718 Fozia Ahmad	673 Spencer Waldron	632 Noe Gonzales	585 Isaiah Bruce	550 Christian Dulaney	519 George Alamo
980 Aziz Farsakh	901 Viktoriya Ramirez-Meraz	821 Amanda Dickinson	765 Joshua Rush	718 Christina Balch	671 Woodroe Claiborne	631 Noe Gonzales	584 Kelly Matthews	549 Jacqueline LaBlanc	518 Kara Winter
979 Keri Morris	900 Sally Wilson	820 Tiare Hubbard	765 Obger Mercier	718 Hannah Camacho	671 Samvel Tigranyan	631 Ivory Morgan L	584 Ronald Green	549 Patrick Fabrizio	517 Joanna Zuaro
979 Duane Shaw	897 Amie McCracken	820 Kevin Sun	763 Addison Ward	717 Eduardo Barajas	671 Topeka Smith	630 Jerome Baker	584 Jordan Reinhold	549 Edward Nguyen	517 Tegue Rupp
976 Stephen Norman	896 Migdalia Gerena	819 Shonie Stone	762 Evelyn Juarez	716 Reginald Wilson	670 Monica Bryant	630 Elias Boles	583 Jessica Jordan	549 Jason McWett	517 Miranda Mortensen
976 Andrew Chambers	894 Herivelto Pereira	819 Edmaggie Myrthil	762 Shannon Longcore	716 Mchel Helgeson	669 Joshua Cooper	629 Nicholas Gerstenlauer	582 Melanie Ryan	548 Khristian Galindo	517 Nesar Zadrán
973 Timothy Sharkey	893 Justin Barker	818 Kelsi Jewell	761 Jonathan Giaco	715 Anna Senra	668 Shjondel Curtis	629 Constance Tuiteleleapaga	582 Richard Drew	547 Brian MacDonald	517 Ronald Jones
973 Tyaisha Powell	893 Leah Switzer	817 Michael Nelson	761 Marie Arthus	715 Rebecca Goldsmith	668 Ryan Vopat	628 Natalie Soboleva	582 Ricardo Alanis	547 Emi Yokoyama	517 Trevor King
973 Jessica Boss	889 Mohammad Rahman	816 Aaron Cooper	760 Jeremy Engrav	714 Sonya Ross	667 Ralph Ibezim	627 Victor Capolina	581 Jacob Holloway	545 Jacob Holloway	516 Kenneth Miller
971 Demetrice Parker	888 James Keefer	816 Tanya Kuzmenko	759 Jennifer Roussel	712 Shalom Chaimov	667 Ahmad Kibria	627 Scott Goodwin	581 Nina Blackmon	545 Kathleen Kane	515 Marlo Craig
971 Dulce Paz	886 Charmaine Junio	815 Ashley Mathis	758 Margaret Martin	711 Ralph Santiago	667 Kristi Stephens	627 Jose Correa-Coronel	581 Michael Laperche	545 James Jackson	515 Andrew Glass
967 Lynn Jenkins	885 Tyrenea Wesley	815 Joshua Crisp	758 Preston Smith	710 Corey LaVigne	667 Marcus Richardson	626 Thomas Nasser	580 Griselda Garcia	545 Ryan Misner	515 Damaris Garcia
966 Heather Lowrey	885 Hazel Sibley	815 Odilia Goulart	757 Paige Mitchell	710 Kyra Stone	666 Erica Neal	626 Vincent Campana	580 Dustin Kiss	544 Cameron Ashcroft	515 Zenon Zorij
964 Venita Allen	885 Adrain Alfred	814 Jonathan Brown	755 Ashaki McNeil	709 Rebecca Stern	665 Esmeralda Silva	626 Melissa Craig	580 Carey Hartman	544 Amber Marek	514 Linda Lowe
963 Gordon Biggums	882 Dale Meyer	814 Jessica St Pierre	755 Peter McNamara	709 Azar Afnan	665 John Catalano	626 Spencer Owens	579 Jennifer Young	544 Jennifer Bettis	514 Garrett Burrell
959 Toby Leger	879 Jeremie Seufert-Nevel	813 Brandon C Johnson	755 Megan Buchanan	709 Jaime Baez	665 Raul Jacobs	625 Dominic Pena	579 Neil Gossman	544 Tamecia Williams	514 Michael Curtis
959 Bret Hamlin	876 Chaz Hutchinson	813 Sandra Linse	754 Kamron Mehri	707 Travis Mussel	665 Joshua Reyes	624 Thomas Huynh	578 Margarita Munoz	543 Tyrone Andrews	513 Leann Lewis
957 Miguel Alicea Ramirez	874 Michael Swenson	813 Alexander Spooner	754 Monica Chicas Palacios	706 Edward DeFurio	664 Zavier Borchelt	624 Victor Goodman	577 Jessica Woolery	543 Madison Heath	512 Glenora Hackshaw
956 Tanesha Solomon	872 Benjamin Van Fossen	812 Lawrence Hauck	753 Cody Spencer	705 Jessie Grace	664 Omar Qadir	622 Deshawn Hill	577 Dan Ikei	542 Kimberly Martinez	512 Taylor Thomas
956 Connor McCollum	872 Brandy Maynes	812 Anh Bui	752 Jeremy Arroyo	705 John Jennings	664 Carmen Rivers	621 Cherie Mohn	577 Jose Olvera	542 Shane McGregor	512 Robert Pawlewicz
955 James Slater	872 Kelly Hannan Daley	811 Jacqueline Frye	752 Amy Hayes	703 Kaela Teilhaber	661 Donrie Purcell	620 Joshua Latini	576 Tyler Johnson	541 Arthur Trost	512 Fillmore Cranshaw
952 Akanesi Fatai	871 Joshua Casey	810 Brandon Schweitzer	751 Tanisha Martinez	703 Jean Tumpapp	661 Ashulaa January	617 Denise Hoitt	576 Jonathan Frigola	541 Adam Kidikas	511 John Vacca
951 Mickel Major	871 Ross Ewen	810 Itzia Chavez	750 Kyle Neville	703 Gabriella Bordo	661 Harold Gibson	616 Jonathan DuPre	574 Christina Maggio	541 Wislaine Laurent	511 Samiuela Vaea
951 Kareem Davis	871 Steven Buckner	807 Billi Jo Hawkins	748 Billi Jo Hawkins	702 Jeremy Kapuscinski	660 Deni Snyder	616 Timothy Moody	574 Melanie Henson	541 David Bilotti	511 David Bilotti
950 Rebecca Yedigaryan	871 Thomas VanOsdol	805 Peter Cappuccio	746 Manuel Rodriguez	700 Joshua Lenix	660 Emanuel Jimenez	615 James Feltes	574 Daniel Broadway	541 Catherine Perez	510 Christian Valera
950 Monika Michniak	869 Bryan Czajkowski	803 Suraj Daswani	746 Howard Dotson	700 Belal Al Hassani	660 Alex Miller	613 Tetyana Matkivska	574 Brittany Holtz	540 Jesse Nightingale	509 Erik Graham
949 Dylan White	869 Ketlin Pierre	802 Eric Diaz	745 Zachary Lakatos	700 Juliya Ostapyuk	659 Daniel Calienes	613 Danielle Morales	572 Priscilla Ryan	540 Ashea Ryans	509 Maneck Shroff
949 Jessica Searles	867 Michael Baguer	801 Mary Smith	744 Danielle Tucci	700 Charles Roy	659 Kendrick Taylor	612 Juan Olvera	571 Thames Nolan	540 Fida Yasin	508 Rickey Mendenhall
948 Sheri Harber	866 Christine Tolliver	801 Natasha Mays	744 Darrell Ballard	699 George Boulus	658 Vashawn Nelson	610 Andrea Barenholtz	570 Margaret Rivera	540 Cari Korpi	507 Christy Baker
947 Daniel Clemons	863 Karla Petatan	800 Elizabeth Garcia	743 Victoria Tomlinson	698 Andre Dantas	658 Madelyn Fermin	609 Linda Biegert	570 Charlianna Timpe	540 Andrea Yee	507 Darya Smolievskaya
946 Denville Loney	863 Susan Landry-Lotman	799 Scott Hanna	743 Lamar Cuyler	697 Rachel Isenhart	657 Jennifer Coen	609 Vyacheslav Vasilenko	569 Krystal Garland	539 Theresa Houston	507 Raymond Lamb
944 Selena Hooks-Felder	862 Islam Alzubaidi	799 Abdoul Thiaw	743 Roger Fung	696 Daniel Castillo	657 Toni-Ann Allen	608 Shauna Hannemann	569 Neil Dalvi	538 Karen Higgins	507 Kerry Zorns
942 Jacques Jean-Francois	861 Alejandro Moreno	798 Nicholas Robertson	743 Timothy Chandler	696 Joshua Gaskin	657 David Lawver	608 Daniel LaFontaine	569 Simeon Baev	538 Alan Fricke	505 Kyle Church
941 Shanell Smith	861 Jacyln Spinella	797 Derya Ekren	743 Jesse Martin	696 Marc Destine	656 Samuel Wright	606 Joseph Goodwin	568 Michael McCloskey	538 Leo Hyde	503 Thomas Palmiero
940 Daymon Green	858 Lyubomyr Stefanyshyn	797 Tetyana Didyk	743 Martha Zelaya	695 Emily Sutton	656 John Bernet	606 Angelina Moreno	568 Trey Moran	538 Bret Nilson	503 Danilo Mendoza
934 Taralee Yazzie	858 Lorena Herndon	794 Zackary Donatiello	743 Zackary Donatiello	694 Matthew Cessna	656 Matthew Cessna	605 Felix Paulino	568 Dameon Moore	538 Edwin Scranage	503 Keith Thom
934 Thomas Christensen	856 Mandy Johnson	793 Olga Tsymbal	740 Madison Belcher	694 Brandon Foster	656 Vassilios Katos	604 Del Roule	568 Derek Wright	537 Tiffany Martin</	

LEADERSHIP BONUS

1	2	3	4	5
				
\$51,169 Surace-Smith	\$44,331 Imran Satti	\$40,925 Durhon Oldham	\$34,578 Surace-Smith	\$31,907 Michael Vasu

OCTOBER BONUS LEADERS | PAYOUT: **\$1,929,847** | QUALIFIERS: **594**

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|---|---|--|---|--|
| <ul style="list-style-type: none"> \$ 51,169 Marc Salvaggi 44,331 Robert Kanaan 40,925 Nicholas Moore 34,578 Patrick Bendure 31,907 Erez Shabtay 29,293 Ryan Fickert 26,399 Richard Mansfield 25,124 Matthew Parks 21,163 Bobby Gujral 20,343 Doreen Ryan-Foti 16,122 Dan Ikei 15,581 Aaron McLean 15,226 Scott Wheeler 14,840 Richmond Gerrish 14,516 David Wang 14,500 Blake Higuchi 14,339 Andre McCallum 14,299 Bobby Szwaja 14,026 Chris La Fond 13,967 Jonni Ng 13,901 Johnny Ly 13,582 Nicholas Scordos 13,572 Zach Otto 12,561 Mohammed Moalawi 12,472 Levar Morgan 12,367 Morgan Lobello 11,925 Ernest Powell 11,718 Troy Plummer 11,696 Beau Locker 11,688 Sean Velasquez 11,604 Eugene Garcia 10,848 Daniel Hartwig 10,663 Ryan Stenglein 10,458 Aaron Haynes 10,409 Thomas Vena 10,287 Jordan Chalom 10,219 Joy Vann-Austin 10,213 Steven King 10,019 Yemi Akinade 9,982 Joshua Krueger | <ul style="list-style-type: none"> \$ 9,853 Matthew Conrad 9,821 Reynolds Akuamo 9,757 Jameeti Washington 9,612 AshLynn Orng 9,611 Ofa Tupouniua 9,390 Joshua West 9,276 Alex Kae 9,199 Michael Clemente 9,106 Matthew Turnquist 9,051 David Guzman 8,900 Mark Dombrowski 8,851 Sara Vaz 8,820 Patrick Stenglein 8,806 Joshua Rush 8,770 Robert Hamilton 8,506 Joshua Olin 8,448 Andrew Wagner 8,386 Charles Ferrari 8,347 Atta Saleh 8,257 Ryan Kendl 8,250 Jonathan Emura 8,221 Trevor Mayer 8,156 Brent Bowling 8,139 Steve Bryant 8,072 Jesse Doherty 7,780 Ryan Wilson 7,715 Chelsie Otto 7,688 Christopher Hintz 7,603 Robert Smith 7,570 Deana Plaster 7,545 Patrick Knouse 7,479 Shahab Mahdaveinejad 7,456 Gevorg Yanukyan 7,447 Julianne Scavo 7,410 Ala Awad 7,331 Dustin Dunbar 7,255 Fritznel Octave 7,235 Holly Lacey 7,150 Tucker Gregor 7,115 Rodney Ward | <ul style="list-style-type: none"> \$ 6,848 William Robinson 6,802 Andrew McQuade 6,752 Lorena Barriere 6,746 Jake Yagjian 6,738 Melinda-Rae Lyse 6,725 Harold Durana 6,656 Brian Zuzick 6,627 Nasr Quadri 6,587 Evan Holzhauser 6,563 Rita Haidinger 6,552 Juan Olvera 6,506 Hyunchul Chung 6,396 Christopher Bentley 6,391 Kyle Lewicki 6,323 Cara DeFiore 6,247 Brandon Minor 6,242 Gregory Graham 6,062 Dustin Dunlap 6,054 Michael Laramie 5,991 Ricardo Subero 5,975 Dominic Telymonde 5,789 Kody Kramme 5,771 Shai Mate 5,744 Lamar Livingston 5,735 Roger Fung 5,713 Duni Olusegun 5,706 Mack Doby 5,615 Stephanie Kell 5,605 Joshua Jackson 5,529 Justin Adams 5,489 Kristina Moore 5,470 Marisa Willgruber 5,374 Corey Helly 5,353 Jonathan L Jones 5,318 Monica Brown 5,298 Mark Hileman 5,284 Stephen Giddens 5,284 David Nham 5,272 Jeffery Thiel 5,254 Anthony Theriault | <ul style="list-style-type: none"> \$ 5,246 Ryan McIntosh 5,229 Andre Bent 5,226 Syed Quadri 5,223 Timothy Wilson 5,217 Antonio Reyes 5,212 Melne Hughes 5,145 Richard Millington 5,096 Travis Stucki 5,043 Christina Jauch 4,897 Tyler McKnight 4,831 Matthew Diulus 4,733 Joseph Tomanovich 4,704 Ho Tran 4,619 Mia Mitchell 4,614 Curtis Henderson 4,586 Casey Kunash 4,558 London Nelson 4,551 Renada Bogan 4,520 Paul Zuzick 4,518 Roghie Hassan Loo 4,475 Charley Forshee 4,416 Mark Beckford 4,333 Alta Herpel 4,325 I-Perfection Harris 4,198 Bruce Viaje 4,180 John Nieves 4,162 Darcy Schrieber 4,148 John Conard 4,094 Stephen Jeung 4,091 Muhammed Ashraf 4,040 Paul Smith 4,030 Brandon Summerton 3,965 Jessica Wilhite 3,912 Jon Gelhorn 3,898 Jason Bratin 3,876 Ryan Hall 3,864 Sokol Fazliu 3,853 Herman Fennell 3,791 Jasmin Gallaga 3,783 Paul Kelly | <ul style="list-style-type: none"> \$ 3,773 Kerlens LaRose 3,741 Michael Girelli 3,735 Stephanie Lovins 3,694 Phillip Roffi 3,654 Rafi Nawabi 3,651 George O'Shea 3,534 Christopher Akins 3,485 Taurean Flourmoy 3,471 Patricia Cicerale 3,440 Craig Strompf 3,436 London Burnett 3,368 Aaron Voegel 3,347 Natalie Linker 3,339 Darrell Asbell 3,321 Corey Hallam 3,311 Bradley Kampmeier 3,309 Carlos Arballo 3,282 Anita Ferris 3,272 Brian Schreiter 3,246 Hunter Houvener 3,215 Michael Stuver 3,141 Michael C Williams 3,131 Steve Svendson 3,100 Mark Dushaj 3,056 Derek Foore 3,048 Christopher Bennett 3,030 Shawn Lewicki 3,006 Grant Myers 2,993 Jamil Harris 2,927 Michael Gerstein 2,907 Mike Paragiou 2,893 Jessica Santamarina 2,859 Lisa Richardson 2,851 Patrick Guthrie 2,838 Menno Glick 2,835 Eric Thompson 2,781 David Rigney 2,770 Joanna Hansen 2,750 Jeremy Jackson 2,742 Michael Musso |
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- \$ 2,704 Britton Costa
- 2,680 Jean Joseph
- 2,670 Minh Phung
- 2,663 Shane Carlson
- 2,633 Daniel G Johnson
- 2,612 Kade Beck
- 2,602 Kelly Ekker
- 2,526 Noel Rose
- 2,500 Amr Shater
- 2,478 Elyse Bryan
- 2,474 Joshua Randolph
- 2,466 Elias Boles
- 2,439 Ariel Demesa
- 2,431 Frank Bailey
- 2,391 Avi Kauderer
- 2,373 Joseph Kanaan
- 2,353 Elizabeth Chilson
- 2,314 Cassandra Cantner
- 2,300 Alvin Ali
- 2,290 Matthew Cessna
- 2,269 Evan Donoghue
- 2,264 Darren Miller
- 2,260 Hussain Mir
- 2,258 Vincent Meyer
- 2,217 Samuel Cohen
- 2,195 Bilal Farsakh
- 2,191 Edford Banuel
- 2,175 Daniel Walton
- 2,149 Cleopatra Sola
- 2,128 Samantha Ralston
- 2,109 Mark Kukielski
- 2,103 Ashley Wenning
- 2,069 Jeffrey Hall
- 2,047 Devin Adams
- 2,017 Slavita Hut
- 2,013 Tom Weller
- 2,008 Begona Patino-Lopez
- 2,002 Taylor Black
- 1,983 Peter Davis
- 1,979 Andrew Siebert
- 1,970 Richard Dyer

- \$ 1,968 Carlo Buhay
- 1,920 Andre Hawthorne
- 1,910 Scott Sonnenberg
- 1,902 Amy Baird
- 1,848 Ashley Ruhl
- 1,833 Brenton Franklin
- 1,815 Stephen Hill
- 1,812 Michael Williams Jr
- 1,784 Brandon Edens
- 1,763 Brett Gryska
- 1,753 Brandon Teter
- 1,745 Richard Whyte
- 1,725 Timothy Bugge
- 1,717 Yuri Kosovan
- 1,716 Tyler Worstell
- 1,710 Mike Lade
- 1,689 Jordan Sequin
- 1,658 Bryan Juskiw
- 1,658 Kimberly Hamilton
- 1,640 John McDougald
- 1,596 Steven Warner
- 1,593 Nathan Hunt
- 1,575 James Cassie
- 1,573 Alex Normandeau
- 1,571 Lincoln Dziekonski
- 1,564 Dean Gushi
- 1,551 Glenn Martin
- 1,551 Aziz Farsakh
- 1,544 Brody Maughan-Evanson
- 1,533 Beau Southern
- 1,516 Susan Bedrossian
- 1,509 Alexandra Berberich
- 1,495 Ivan Leung
- 1,450 Joshua MacCabe
- 1,416 Branden Griffin
- 1,407 Nicole Sanders
- 1,401 Victoria Perea
- 1,390 Jamie Winters
- 1,367 Edy Haddad
- 1,365 Timothy Moody
- 1,352 Barbara Seyoum

- \$ 1,338 Stuart Pagan
- 1,326 Frank Cordaro
- 1,322 Tonya Bailey
- 1,302 Kasali Kotun
- 1,301 Christopher Clark
- 1,301 Timothy Peeler
- 1,300 Lindsey Dettwiller
- 1,296 Justin Diaz
- 1,244 Patrick Rieger
- 1,227 DeAnthony Hartman
- 1,218 Brandon MacDonald
- 1,202 Mireya Lopez
- 1,180 Derron Alexander
- 1,148 Megan Johnson
- 1,136 Casey Finley
- 1,092 Ashley Rust
- 1,086 Tiffany Babin
- 1,080 Leonel Lazcano
- 1,071 Joshua Goodman
- 1,064 Nathan Brady
- 1,047 Jennifer Reed
- 1,036 Angelique Piquion
- 1,002 Alexandra Graham
- 990 Scott Davison
- 967 Matthew Cartwright
- 966 Bonnie Dupre
- 957 Anacleto Arevalo
- 953 Michael McGoon
- 948 Vincent Andreotti
- 940 Ryan Landmark
- 935 Thomas Longino
- 928 Robert Park
- 915 Rachel Gallagher
- 906 Derek Wright
- 896 Michael Russin
- 895 Omar Billy
- 895 Marcus Piccirilli
- 893 Laura Bayless
- 874 Skyler Hornung
- 873 Ransney Vazquez
- 866 Shalom Chaimov

- \$ 864 Matthew Rodriguez
- 860 Eric Butt
- 858 Cristina Fox
- 856 Edmaggie Myrthil
- 847 Armin Farahbakhsh-Priebe
- 842 Mahadai Kryshundayal
- 833 Karen Salek-Cuzmar
- 827 Adem Abdula
- 825 Paul Streater
- 822 Marmin Alea
- 812 Diego Chavez Arcia
- 809 Donte Grant
- 804 Komo Davis
- 799 Shorne Brown
- 796 Courtney Griggs
- 794 Micah Focken
- 793 Asiguy Haugabook
- 783 John Bacaron
- 781 Donald Gregoire
- 780 Jenna Grula
- 777 Mark Neilson
- 772 Jose Rubio
- 771 Carrie Padgett
- 771 James Jones
- 769 Jesse Rennich
- 766 Adam Kidikas
- 766 Rebyka Watson
- 748 Jordan Reinhold
- 728 Ranjana Chopra
- 721 Kimberle Spooner
- 713 Demitrius Lucas
- 713 Kanon McGee
- 704 Joshua Crisp
- 701 Emi Yokoyama
- 700 Jacob Rochefort
- 694 Patrick Duray
- 684 David Herchick
- 679 Chirotam Ilokwu
- 678 Phillip Munsey
- 676 Magda Figueiredo
- 675 Andy Dorf

REINSTATEMENT BONUS


1	2	3	4	5
				
\$3,993 Don Foti	\$2,198 Surace-Smith	\$2,113 Giglione-Ackerman	\$1,932 Sabrina Lloyd	\$1,836 Simon Arias

OCTOBER BONUS LEADERS | PAYOUT: **\$63,793** | QUALIFIERS: **151**

- | | | | | |
|--|---|---|---|--|
| <ul style="list-style-type: none"> \$ 3,993 Sami Moganam 2,198 Mitchell Look 2,113 Nabil Spahi 1,932 Nicholas Gasparro 1,836 Joseph B Smith 1,809 Maurice Baritz 1,462 John Adams 1,398 Joseph Faisant | <ul style="list-style-type: none"> \$ 1,225 Bradley Weigand 1,163 Muhammed Ashraf 1,127 Elifranc Deus 1,046 Patrick Parisi 1,045 Faith Jones 1,019 Corey LaVigne 1,018 Rich Walus 983 Laurekins Pardovani | <ul style="list-style-type: none"> \$ 897 Olga Tsymbal 859 Agatha Safford 841 Lawrence Dennis 825 Sergio Lanzas 799 Loraine Patterson 791 Dason Phaul 791 John Mercurio 744 Mark Lahijani | <ul style="list-style-type: none"> \$ 727 Timothy Byrnes 724 Ashley Bodnar 718 Ryan Vopat 708 Herivelto Pereira 697 Cody Toth 674 Lorena Barriere 672 Meakie Grice 628 Tevita Tupouniua | <ul style="list-style-type: none"> \$ 626 Jesusdieu Portilus 596 Marc Demilia 595 Ronald Friedlander 574 Donte Grant 570 Katherine Fallon 555 Anna Senra 503 Bryan Czajkowski |
|--|---|---|---|--|


SA/GA DIRECT CODE FIELD TRAINING BONUS

1




KIMBERLY HAMILTON
\$7,258
Durhon Oldham

2




MEGAN JOHNSON
\$6,415
Michael Vasu

3




REBECCA STERN
\$6,340
Durhon Oldham

4



TAD TEETERS
\$5,961
Surace-Smith

5



EDILL COBOS
\$5,219
Sabrina Lloyd

OCTOBER BONUS LEADERS

PAYOUT: \$599,917

QUALIFIERS: 720

- \$ 7,258 Kimberly Hamilton
- 6,415 Megan Johnson
- 6,340 Rebecca Stern
- 5,961 Tad Teeters
- 5,219 Edill Cobos
- 5,095 Eric Thompson
- 4,813 Calvin Irving
- 4,715 Jeffrey Espinal
- 4,440 Devon Justice
- 4,299 Matt McBride
- 4,279 Patrycja Grudzinska
- 4,250 Timothy Penso
- 4,217 Elias Boles
- 4,018 Phillip Waisman
- 4,007 Meghan Harris
- 3,927 Anita Przybylowicz
- 3,914 Kristen Brown
- 3,904 Brooke Bogs
- 3,885 Brent Bowling
- 3,880 Brenda Fox
- 3,793 Holly Bonhorst
- 3,631 Timothy Peeler
- 3,569 Jasmin Gallaga
- 3,559 Mele Makaui
- 3,545 Rachel Gallagher
- 3,522 Waleah Salah
- 3,463 Kevin Ishikane
- 3,441 Debra Small
- 3,324 James Jones
- 3,233 Daniel Li
- 3,088 Auston Mavrak
- 3,072 Andrew Hynan
- 3,049 Adam Kidikas
- 3,029 Cameron Stanley
- 2,935 Zonia Ramirez
- 2,883 Joshua MacCabe
- 2,781 Cory Mulherin
- 2,746 Dean Gushi
- 2,727 Mayra Robles
- 2,637 Jesse Benwell

- \$ 2,599 Jacob Carlson
- 2,568 Christopher Bungay
- 2,568 Brandyn Snyder
- 2,558 Janelle Beckford
- 2,534 Ranjana Chopra
- 2,517 Vincia Moore
- 2,488 Ashley Rust
- 2,467 Derek Foore
- 2,423 Daisy Grimes
- 2,403 Michael van Delft
- 2,349 Christina LaPlant
- 2,302 Casey Pfeffer
- 2,299 Tonya Bailey
- 2,289 Tabitha Withereil
- 2,255 Manuel Diaz
- 2,220 Tiffney Harmouche
- 2,201 George Young
- 2,169 Trevor Baynes
- 2,148 Mauri Ramirez
- 2,131 Belaid Belkaid
- 2,118 Benjamin Varner
- 2,095 Travis Vandenberghe
- 2,087 Frank Cordaro
- 2,060 Danielle Morales
- 2,054 Mark Lahijani
- 2,013 Mike Hudnall
- 2,009 Nic Iagulli
- 1,977 David Lawrence
- 1,896 Ryan Vance
- 1,893 Heather Watts
- 1,865 Jagdish Sukhu
- 1,859 Yamid Mendoza Sanchez
- 1,847 Joel Braggs
- 1,836 Karima Hartani
- 1,828 Brenton Patterson
- 1,791 Ivan Leung
- 1,779 Michael Stuver
- 1,759 Massoud Vaziri
- 1,720 Adam Wolcott
- 1,709 Travis White

- \$ 1,704 Ricardo Alanis
- 1,704 Roger Rau
- 1,703 MacNeal Lashley
- 1,698 Dennis Lovett
- 1,695 Alejandro Pineda
- 1,669 Nedal Kawash
- 1,659 Mireya Lopez
- 1,652 Casey Moore
- 1,633 Duane Shaw
- 1,624 Julia Loboda
- 1,618 Toni Mussara
- 1,615 Pablo Solis
- 1,611 Bethany Evans
- 1,600 Mark Neilson
- 1,586 Frank Rodriguez
- 1,577 Mike Paragiou
- 1,560 Beau Southern
- 1,556 Chloe Senia
- 1,556 Tabitha McDermid
- 1,547 Abbas Abdul-Khaliq
- 1,545 Dylan White
- 1,533 Casey Finley
- 1,529 Robert Biser
- 1,521 Aaron Freburger
- 1,512 Joseph Kanaan
- 1,492 Kimberle Spooner
- 1,477 Evelyn Howell
- 1,475 Michelle Seaman
- 1,433 Justin Sutton
- 1,423 Mark Maddocks
- 1,406 Damaris Henderson
- 1,404 Donald Dulaney
- 1,397 Nathan Doyle
- 1,394 Olivia Stewart
- 1,381 Kelvin Fernandez
- 1,367 Chirotam Ilokwu
- 1,366 Abraham Weissman
- 1,364 Christina McGregor
- 1,361 Edward Nguyen
- 1,351 Tonya Stringer

- \$ 1,335 Sharon Barnes
- 1,334 David Hefflin
- 1,333 Oleg Novitchii
- 1,331 Liam Flaherty
- 1,314 Kanon McGee
- 1,310 Travis Vaughn
- 1,302 Michael Russo
- 1,298 Issac Estrada
- 1,292 Samaris Gener
- 1,285 George Taramas
- 1,273 Anika Daniels
- 1,266 Courtney Griggs
- 1,262 Edmaggie Myrthil
- 1,255 LaToya Walker
- 1,251 Lynn Jenkins
- 1,247 Eric Watson
- 1,247 Travis Kovach
- 1,244 Leonel Lazcano
- 1,238 Min Jiang
- 1,235 Ivonne Perez
- 1,223 James Sherwood
- 1,211 Cameron Ashcroft
- 1,204 Rachel Mesnard
- 1,197 Robin Gonzalez
- 1,193 Arien Seemann
- 1,192 Kay Pomroy
- 1,190 Vincent Campana
- 1,185 Ashley Flood
- 1,184 Rubin Chaimov
- 1,180 Fran Kolos
- 1,178 Candice Anderson
- 1,173 Komo Davis
- 1,170 Leo Wright
- 1,151 Angela Black
- 1,151 Richard Tabanji
- 1,149 Lindsey Dettwiller
- 1,139 Clint Uwaine
- 1,133 Francis Ingulli
- 1,123 Zachary Gallo
- 1,119 Eli Doumit

- \$ 1,119 James Frese
- 1,119 Troy Williams
- 1,112 Gabriel Rocha
- 1,110 Michael Coulthard
- 1,104 Marie Laine
- 1,095 Cara Griffin-Locker
- 1,093 Ryan Ohm
- 1,087 Carlin Kaufman
- 1,078 Jennifer Class-Rodriguez
- 1,078 Bret Nilson
- 1,074 Aaron Parks
- 1,072 Thomas Longino
- 1,068 Cory Quaife
- 1,066 Svyatoslav Stefanushyn
- 1,064 Richard Gaffney
- 1,060 Jesus Tolentino
- 1,058 Ryan Trimble
- 1,052 Joseph McCallister
- 1,043 Nickoy Hylton
- 1,038 Antonio Evans
- 1,036 Candice Rezzo
- 1,029 Eric Peyton
- 1,028 Heather Gunter
- 1,025 Christopher Silakoski
- 1,017 Jacob Vargas
- 1,016 Yuriy Kosovan
- 1,016 Paul Smith
- 1,013 Carlo Buhay
- 1,012 Thomas Prather
- 1,011 Matthew Dawson
- 1,008 Jarred Spanbauer
- 1,002 Martin Robinson
- 1,000 Ryan Landmark
- 999 Michael Clements
- 990 Attar Chalif
- 989 Tiffany Babin
- 987 James Harding
- 985 Shalom Chaimov
- 985 Daryl Graham
- 983 Azar Afnan

- \$ 971 David Chen
- 968 Omar Billy
- 957 Alexandra Graham
- 956 Alma Lozano
- 954 Ashley Payton
- 950 Alden Bullwinkle-Hatton
- 945 Jeremy Rivers
- 942 Toni-Ann Allen
- 940 Timothy Watson
- 938 Gustavo Rivera-Delgado
- 938 Jennifer Reed
- 931 Amr Shater
- 924 Tyson DellaSilva
- 920 Bonnie Dupre
- 910 Marcia McDuffie
- 904 Denis-Michael Catalano
- 896 Erna Gasanin
- 887 John McDougald
- 882 Alexander Rodriguez
- 878 Sonia Tyner
- 871 Shaefer Pacada
- 868 Candi Carlisle
- 868 Sean Thormann
- 867 Moli Kaufusi
- 860 Miguel Fajardo
- 857 Heulett Suggs
- 848 Micah Focken
- 846 Desarae Freeman
- 843 Anthony Ferraro
- 836 Marcus Moody
- 835 Candy Henderson
- 833 Christopher Stevens
- 832 Michael Dean
- 829 Stuart Pagan
- 827 Bilal Farsakh
- 824 Brandon Denesiuk
- 822 Dawid Liniewski

- \$ 818 Tanya Dodson
- 818 Terrence Smith
- 813 Joel Trask
- 812 Kashief Perkins
- 810 Norine Fortier
- 809 Connor Kuckelman
- 797 Anthony Verrett
- 791 Aryeh Freedman
- 787 Darren Lawhon
- 787 Dwayne Nabors
- 786 Steven Augustine
- 786 Cristen Cochran
- 785 Anthony Ferguson
- 778 Malachi Rouzer
- 775 Hector Mendez
- 763 Vassilios Katos
- 760 Thomas Huynh
- 759 John Bacaron
- 754 Ryan McCann
- 753 Emery McClelland
- 752 Brody Maughan-Evanson
- 749 Jeremy Becker
- 746 Brenda Goff
- 745 Ryan Hillman
- 745 Cathleen Hairston
- 743 Kamal Tayyib
- 741 Mark Hart
- 739 John Gibbs
- 736 Timothy Chandler
- 735 Amelia Moeaki
- 731 Susan Scott
- 731 Ashley Ruhl
- 731 Jordan Lacy
- 731 Valeria Martinez
- 731 Jacob Giangjuli
- 725 Paul Campbell
- 723 Deserick Davenport

- \$ 722 Michael Rogan
- 713 Ryan Witham
- 709 Tessa Monsrud
- 709 Kyle Alden
- 698 Vanina Bonanno
- 696 Aaron Dupras
- 695 Sina Heak
- 688 Glenn Martin
- 688 Emily Brunner
- 687 Bryan Baccus
- 686 Taylor Foster
- 686 Lineti Pasikala
- 682 Jonathan Lamb
- 682 Laaina Havea
- 681 Rose Nelson
- 672 DeAnthony Hartman
- 671 Ikram Alshobaki
- 671 Brian Chousa
- 671 Daniel LaFontaine
- 669 Christopher Muraca
- 669 Karen Mosley
- 669 Morgan Dennis
- 668 Mohammad Taher
- 668 Jadelene Welty
- 657 Tyler Ray
- 654 Oscar Cardoza
- 649 Yihsin Huang
- 649 Blake Dempsey
- 648 Adam Chesney
- 648 Michael McGoon
- 643 Ryan Vannoy
- 642 Dustin Vincke
- 641 Craig Clever
- 641 Jocelyn Bolito
- 639 Kiah Bryant
- 637 Spencer Simmons
- 634 Corina Araujo

- \$ 630 Matthew Simon
- 629 Zoe Szok
- 629 Devan Grissom
- 628 Ariel Demesa
- 627 Joshua Sanson
- 626 Matthew Halbmaier
- 624 Pamela Randle
- 617 John Lamere
- 617 Benjamin Albert
- 605 Rochelle Weber
- 605 Randall Green
- 603 Samiuela Vaea
- 602 Daniel Walton
- 600 Joshua Yurinko
- 600 Nataly Castillo
- 599 Kaleiokamaile Viena
- 599 Kirstie Mohninger
- 598 Steven Phillips
- 597 Terieshell Campos
- 596 Samuel Simpson
- 595 Peter Gabranski
- 594 Dylan Johnson
- 590 Margaret Rivera
- 587 Jacqueline Frye
- 585 Ariana Jones
- 584 Sean Hansen
- 583 Jamell Ramsay
- 579 Elizabeth Thomas
- 575 Fadi Nassar
- 574 Joseph Ardoin
- 574 Garrett Shelton
- 573 Addison Ward
- 573 Zachary Lakatos
- 573 Alexa Vega
- 571 Robert Mulvey
- 570 Jeffrey Gilliana
- 567 Armin Farahbakhsh-Priebe

- \$ 565 Vincent Andreotti
- 564 Warren Jones
- 564 Alex Paguio
- 564 Gerrit Stephens
- 559 Victoria Perea
- 554 Robert Tanner
- 554 Matthew Rodriguez
- 551 Stephanie Brown
- 549 Jason Ashline
- 547 William Tompkins
- 545 Easton Christensen
- 545 Brandy Maynes
- 545 Paul Ormes
- 545 Joshua Yurinko
- 542 Victoria Gonzales
- 541 Edwin Cuevas Quinones
- 538 David Brooks
- 538 Andrew Siebert
- 537 Saul Lopez
- 533 Asiguy Haugabook
- 533 Craig Mitchell
- 531 Scott Davison
- 525 Peer Shmelzer
- 525 Joel Nunez
- 525 Jeremy Osborn
- 524 Dalyn Quilausing
- 522 Andrew Pleasance
- 519 Luiz DeOliveira
- 519 Theodore Ryan
- 516 Kamilah Brock
- 514 Ryan Feehan
- 512 Ashley Gatewood
- 511 Hazel Sibley
- 510 Brandon C Johnson
- 502 Alexis Pineiro

4

BONUS TOTAL:

\$4,677,834

WORLD'S GREATEST

\$2,084,277

LEADERSHIP

\$1,929,847

REINSTATEMENT

\$63,793

SA/GA TRAINING

\$599,917

All qualifiers listed achieved at least \$500 in bonus totals

FOUNDERS CLUB

October Qualifiers—
Outstanding Producers & PR Representatives:



Michael van Delft

Imran Satti
9 Qualifications
\$112,671 Net ALP
88.7 RET



Roghie Hassan Loo

Josh Chalom
11 Qualifications
\$104,721 Net ALP
78.1 RET



Mike Sukhbaatar

Daniel Umbertone
15 Qualifications
\$98,094 Net ALP
91.7 RET

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements!



Mark Lomonaco

Altig-Orlovic
Contracted 2/10/12
Qualified 10/31/16
\$1,009,678 Net ALP

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Rudi Camenzind

Rudi had 74.63% growth over October of 2015.

PR Director of the Month



Denise Gilbert

Denise had 66.06% Lead Growth over October of 2015.

ALL GOOD MEN AND WOMEN MUST TAKE RESPONSIBILITY TO CREATE LEGACIES THAT WILL TAKE THE NEXT GENERATION TO A LEVEL WE COULD ONLY IMAGINE. — JIM ROHN

Legacy

AN INVESTMENT IN THE FUTURE



Roger Smith

Chief Executive Officer
AIL & NILICO

I STARTED DEVELOPING AN ANNUAL theme for American Income and National Income Life back in 2002 as a way to direct our focus as a Company. As I continue to pave the way toward retirement at the end of 2017, now was the time for Steve to define our focus for the coming year. When he announced his choice was LEGACY...well, let's just say the timing on this one couldn't be more perfect.

Steve is right when he says that creating a LEGACY and helping others to build theirs is what this Company does at every level. Every policy we sell is a piece of the legacy our clients are creating for their loved ones. Every recruit who accepts the call of Opportunity Unlimited is looking to us to help them build a legacy for themselves and their family. Every time we step up in support of Labor and our communities, we are strengthening the legacy of working families everywhere.

The LEGACY theme is timely for me, of course, as thoughts of my own legacy are on my mind. My successor is in place and my most important function from here on is to

mentor him, fill him up with everything I know ... and let him do the job.

I came across a blog post recently by one of the leadership greats, John Maxwell. The article wasn't lengthy by any means, but those few, short paragraphs were full of insight. The post seeks to answer the question, "What should be the legacy of a successful leader?"

If you aren't in management, I can see how you may be thinking this article doesn't apply to you, but I disagree. See, I think anyone who pursues a career with AIL/NILICO is automatically a leader. It takes a special kind of person to take charge of their career path, their destiny. Not all people who are leaders are necessarily in a leadership position...or maybe not yet.

Maxwell says the most meaningful legacy a leader can leave is having developed other leaders to the greatest extent possible. If we want to leave a legacy that matters, we should invest in people and encourage them to pass on everything they have learned. That means every time you pass on any tidbit of information, any tip, any bit of constructive advice, any words of encouragement, you are demonstrating one of the fundamental qualities of leadership: the willingness to share what you know.

I have been fortunate indeed to have strong mentors throughout my career, and because of that, nobody believes in filling and empowering people more than I do. In fact, our goal should not be to recreate ourselves, but to grow others according to their own merits and strengths. The goal is not for them to be as

good as we are, but better. Knowledge is power and with that power comes the responsibility to give people the very best of what you have. Share every secret. It's nothing less than investing unselfishly in the future.

At the end of the day, the ultimate test of a leader is that he or she leaves behind in others the conviction and will to carry on. In other words, if people can't do without you, you have not been successful in raising up other leaders. A legacy is created when people are placed into positions to do great things without him or her. When you're teaching a kid to ride a bike, it doesn't matter how well they do when you're hanging onto the back of the bike. What matters is how they do when you let go. It's up to us to make sure they're able to hold their own and soar.

As we enter the year of LEGACY, I encourage each of you to look at what your legacy will be. What can you give that will outlast you? There are people in your world who would be thrilled to learn from you — not just in your career, but people in every area of your life. Whenever you have this opportunity, embrace it, for this is how you achieve not only success but significance. That is the true meaning of leadership and building a legacy.

A hundred years from now, all that will matter is the people we have connected with and filled in a way that added value and meaning to their lives. ☺



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